



BankEncore.com | Member FDIC

Return to IDX:  
4145 SW Watson Avenue, Suite 400  
Beaverton, OR 97005



Enrollment Code: [REDACTED]

To Enroll, Scan the QR Code Below:



Or Visit:



January 31, 2024



Dear [REDACTED]

The privacy and security of the personal information we maintain is of the utmost importance to Encore Bank. We are writing to provide you with information regarding a data security incident that may have impacted your personal information. We want to provide you with information about the incident, advise you of the services we will be providing to you, and let you know that we continue to take significant measures to protect personal information.

Encore Bank detected unauthorized access to an employee's email account that occurred on September 13, 2023. This incident resulted in the potential exposure of data contained within the employee's mailbox, including some of your personal information. Upon learning of this issue, we secured the impacted email account and commenced a prompt and thorough investigation. We immediately launched an investigation in consultation with outside cybersecurity professionals who regularly investigate and analyze these types of situations to analyze the extent of any compromise of the email account and the security of the emails and attachments contained within them. We devoted considerable time and effort to determine what information was contained in the affected email account.

After an extensive forensic investigation and manual document review, we discovered on January 23, 2024 that the email account that was accessed by the unauthorized party contained some of your personal information, such as your name along with your [REDACTED]

**We have no evidence that any of the information has been misused.** Nevertheless, out of an abundance of caution, we want to make you aware of the incident. To help protect your information, we are offering a complimentary two-year membership through IDX, A ZeroFox Company, the data breach and recovery services expert. IDX identity protection services include: credit and CyberScan monitoring, a \$1,000,000 insurance reimbursement policy, and fully managed id theft recovery services. We encourage you to contact IDX with any questions and to enroll in the free identity protection services by scanning the QR code above, calling [REDACTED] or going to [REDACTED] and using the Enrollment Code provided above. IDX representatives are available Monday through Friday from from 8:00 am to 8:00 pm Central Time. Please note the deadline to enroll is May 1, 2024. For more information on identity theft prevention and the credit monitoring product being offered to you, including instructions on how to activate your complimentary two-year membership, please see the additional information provided in this letter.

This letter also provides other precautionary measures you can take to protect your personal information, including placing a Fraud Alert and Security Freeze on your credit files, and obtaining a free credit report. Additionally, you should always

remain vigilant in reviewing your financial account statements and credit reports for fraudulent or irregular activity on a regular basis.

If this notice letter states that your financial account information and/or credit or debit card information was impacted, we recommend that you contact your financial institution to inquire about steps to take to protect your account, including whether you should close your account or obtain a new account number.

Please accept our apologies that this incident occurred. We remain fully committed to maintaining the privacy of personal information in our possession and have taken many precautions to safeguard it. We continually evaluate and modify our practices to enhance the security and privacy of personal information.

**If you have any further questions regarding this incident, please call our toll-free response line at [REDACTED].** This response line is available Monday through Friday from 8:00 am to 8:00 pm Central Time (excluding major U.S. holidays).

Sincerely,

[REDACTED]

Encore Bank

– OTHER IMPORTANT INFORMATION –

**1. Enrolling in Complimentary 24-Month Credit Monitoring.**

We are offering complimentary services through IDX, A ZeroFox Company, the data breach and recovery services expert. IDX identity protection services include: credit and CyberScan monitoring, a \$1,000,000 insurance reimbursement policy, and fully managed id theft recovery services. We encourage you to contact IDX with any questions and to enroll in the free identity protection services by scanning the QR code above, calling [REDACTED] or going to [REDACTED] and using the Enrollment Code provided above. IDX representatives are available Monday through Friday from 8:00 am to 8:00 pm Central Time. Please note the deadline to enroll is May 1, 2024.

**2. Placing a Fraud Alert on Your Credit File.**

Whether or not you choose to use the complimentary 24-month credit monitoring services, we recommend that you place an initial one-year “fraud alert” on your credit files, at no charge. A fraud alert tells creditors to contact you personally before they open any new accounts. To place a fraud alert, call any one of the three major credit bureaus at the numbers listed below. As soon as one credit bureau confirms your fraud alert, they will notify the others.

***Equifax***

P.O. Box 105069  
Atlanta, GA 30348-5069  
<https://www.equifax.com/personal/credit-report-services/credit-fraud-alerts/>  
1-800-525-6285

***Experian***

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

***TransUnion***

Fraud Victim Assistance Department  
P.O. Box 2000  
Chester, PA 19016-2000  
<https://www.transunion.com/fraud-alerts>  
1-800-680-7289

**3. Placing a Security Freeze on Your Credit File.**

If you are very concerned about becoming a victim of fraud or identity theft, you may request a “security freeze” be placed on your credit file, at no charge. A security freeze prohibits, with certain specific exceptions, the consumer reporting agencies from releasing your credit report or any information from it without your express authorization. You may place a security freeze on your credit report by contacting all three nationwide credit reporting companies at the numbers below and following the stated directions or by sending a request in writing, by mail, to all three credit reporting companies:

***Equifax Security Freeze***

P.O. Box 105788  
Atlanta, GA 30348  
<https://www.equifax.com/personal/credit-report-services/credit-freeze/>  
1-800-349-9960  
1-888-298-0045

***Experian Security Freeze***

P.O. Box 9554  
Allen, TX 75013  
<http://experian.com/freeze>  
1-888-397-3742

***TransUnion Security Freeze***

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

In order to place the security freeze, you’ll need to supply your name, address, date of birth, Social Security number and other personal information. After receiving your freeze request, each credit reporting company will send you a confirmation letter containing a unique PIN (personal identification number) or password. Keep the PIN or password in a safe place. You will need it if you choose to lift the freeze.

If you do place a security freeze *prior* to enrolling in the credit monitoring service as described above, you will need to remove the freeze in order to sign up for the credit monitoring service. After you sign up for the credit monitoring service, you may refreeze your credit file.

**4. Obtaining a Free Credit Report.**

Under federal law, you are entitled to one free credit report every 12 months from each of the above three major nationwide credit reporting companies. Call **1-877-322-8228** or request your free credit reports online at **www.annualcreditreport.com**. Once you receive your credit reports, review them for discrepancies. Identify any

accounts you did not open or inquiries from creditors that you did not authorize. Verify all information is correct. If you have questions or notice incorrect information, contact the credit reporting company.

## **5. Additional Helpful Resources.**

Even if you do not find any suspicious activity on your initial credit reports, the Federal Trade Commission (FTC) recommends that you check your credit reports periodically. Checking your credit report periodically can help you spot problems and address them quickly.

If you find suspicious activity on your credit reports or have reason to believe your information is being misused, call your local law enforcement agency and file a police report. Be sure to obtain a copy of the police report, as many creditors will want the information it contains to absolve you of the fraudulent debts. You may also file a complaint with the FTC by contacting them on the web at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft), by phone at 1-877-IDTHEFT (1-877-438-4338), or by mail at Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580. Your complaint will be added to the FTC's Identity Theft Data Clearinghouse, where it will be accessible to law enforcement for their investigations. In addition, you may obtain information from the FTC about fraud alerts and security freezes.

If this notice letter states that your financial account information and/or credit or debit card information was impacted, we recommend that you contact your financial institution to inquire about steps to take to protect your account, including whether you should close your account or obtain a new account number.

If your personal information has been used to file a false tax return, to open an account or to attempt to open an account in your name or to commit fraud or other crimes against you, you may file a police report in the city in which you currently reside.

**Massachusetts Residents:** Under Massachusetts law, you have the right to obtain a police report 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.

**Washington D.C. Residents:** You may obtain information about preventing identity theft from the Office of the Attorney General for the District of Columbia, 400 6th Street NW, Washington D.C. 20001, <https://oag.dc.gov/consumer-protection>, Telephone: 1-202-442-9828.