



10300 SW Greenburg Rd.
Suite 570
Portland, OR 97223

To Enroll, Please Call:
1-833-903-3648
Or Visit:
<https://app.idx.us/account-creation/protect>
Enrollment Code:
<<XXXXXXXXXX>>

22117

<<First Name>> <<Last Name>>
<<Address1>> <<Address2>>
<<City>>, <<State>> <<Zip>>

August 31, 2021

NOTICE OF SECURITY INCIDENT

Dear <<First Name>> <<Last Name>>:

Acclivity Financial, LLC and Citizens Bank take the security of personal information seriously. While we have no indication that your personal information has been misused, we are writing to inform you of an incident and provide you with resources available to you to help protect your information.

What Happened? On April 30, 2021, Acclivity Financial, LLC, a subsidiary of Citizens Bank, detected suspicious activity involving a single employee email account. We immediately launched an investigation to confirm the full nature and scope of the event. The investigation determined that there was unauthorized access to a single employee email account of Acclivity Financial, LLC. While the investigation did not identify evidence that any emails were accessed as a result of this incident, it could not be ruled out and as such, we immediately began reviewing the contents of the account to determine what data was contained and to whom it related. On July 19, 2021, we completed this review and determined that information related to certain individuals, including you, was contained within the account at the time of the incident. We are unaware of any misuse of information in connection with this incident at this time. At no time were the systems and networks operated by the bank to process customer accounts compromised.

What Information Was Involved? While we have no evidence of actual or attempted misuse of any information contained in the email account, we are notifying you in an abundance of caution because your information was contained in the account at the time of the incident. Our investigation confirmed that the data present in the impacted account includes your name and [variable text data elements].

What We Are Doing. We take this incident and the security of personal information in our care seriously. Upon discovering this incident, we took steps preventing further access and securing the affected employee email account. We promptly began to investigate and respond to this incident, assess the security of our email tenant, and notify potentially affected individuals. In response to this event, Acclivity Financial, LLC and Citizens Bank implemented additional security measures designed to prevent a recurrence of such an event and to further protect the privacy of our valued customers. We are reviewing and enhancing the existing policies and procedures and remain vigilant for similar types of incidents.

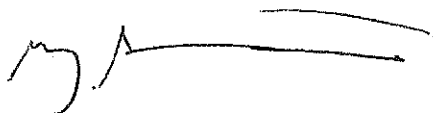
While we are unaware of any fraudulent misuse of your information as a result of this incident, as an additional precaution, we are offering you access to 24 months of credit monitoring services through IDX. Details of this offer and instructions on how to activate these services are enclosed with this letter. Please note the deadline to enroll is November 30, 2021.

What You Can Do. We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your account statements and monitoring your free credit reports for suspicious activity and to detect errors over the next 12 to 24 months. Please also review the enclosed "Steps You Can Take to Help Protect Personal Information," which contains

information on what you can do to safeguard against possible misuse of your information. You can also enroll in the credit monitoring services that we are offering.

For More Information. We understand that you may have questions about this incident that are not addressed in this notice. We have established a dedicated assistance line for individuals seeking additional information regarding this incident. Individuals seeking additional information may call the toll-free assistance line at 1-833-903-3648, Monday to Friday from 9:00 AM (ET) to 9:00 PM (ET). Individuals may also write Citizens Bank at 300 Broad Street, Elizabethton, TN 37643.

Sincerely,

A handwritten signature in black ink, appearing to read "G. Sherrington", with a long horizontal line extending to the right.

Gregg Sherrington
Executive VP, COO, Acclivity Financial

A handwritten signature in black ink, appearing to read "C. Scott Greer", written in a cursive style.

C. Scott Greer
Executive VP, CFO & COO, Citizens Bank

STEPS YOU CAN TAKE TO PROTECT PERSONAL INFORMATION

Enroll in IDX Protection

IDX identity protection services include: 24 months of credit and CyberScan monitoring, a \$1,000,000 insurance reimbursement policy, and fully managed id theft recovery services. With this protection, IDX will help you resolve issues if your identity is compromised. Please find how to enroll, and how to activate your monitoring below:

Website and Enrollment. Go to <https://app.idx.us/account-creation/protect> and follow the instructions for enrollment using your Enrollment Code provided at the top of the letter.

Activate the credit monitoring provided as part of your IDX identity protection membership. The monitoring included in the membership must be activated to be effective. Note: You must have established credit and access to a computer and the internet to use this service. If you need assistance, IDX will be able to assist you.

Telephone. Contact IDX at 1-833-903-3648 to gain additional information about this event and speak with knowledgeable representatives about the appropriate steps to take to protect your credit identity.

Monitor Your Accounts

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 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 will need to provide the following information:

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 to five 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.); and
7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft if you are a victim of identity theft.

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

Equifax	Experian	TransUnion
https://www.equifax.com/personal/credit-report-services/	https://www.experian.com/help/	https://www.transunion.com/credit-help
888-298-0045	1-888-397-3742	833-395-6938
Equifax Fraud Alert, P.O. Box 105069 Atlanta, GA 30348-5069	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 30348-5788	Experian Credit Freeze, P.O. Box 9554, Allen, TX 75013	TransUnion Credit Freeze, P.O. Box 160, Woodlyn, PA 19094

Additional Information

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; 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. This notice has not been delayed by law enforcement.

For District of Columbia residents, the District of Columbia Attorney General may be contacted at: 400 6th Street, NW, Washington, DC 20001; 202-727-3400; and oag@dc.gov.

For Maryland residents, the Maryland Attorney General may be contacted at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-410-528-8662 or 1-888-743-0023; and www.oag.state.md.us.

For New Mexico residents, you have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in your credit file has been used against you, the right to know what is in your credit file, the right to ask for your credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting Act, the consumer reporting bureaus must correct or delete inaccurate, incomplete, or unverifiable information; consumer reporting agencies may not report outdated negative information; access to your file is limited; you must give your consent for credit reports to be provided to employers; you may limit "prescreened" offers of credit and insurance you get based on information in your credit report; and you may seek damages from violator. You may have additional rights under the Fair Credit Reporting Act not summarized here. Identity theft victims and active duty military personnel have specific additional rights pursuant to the Fair Credit Reporting Act. We encourage you to review your rights pursuant to the Fair Credit Reporting Act by visiting www.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 Ave. N.W., Washington, D.C. 20580.

For New York residents, the New York Attorney General may be contacted at: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 1-800-771-7755; or <https://ag.ny.gov/>.

For North Carolina residents, the North Carolina Attorney General may be contacted at: 9001 Mail Service Center, Raleigh, NC 27699-9001; 1-877-566-7226 or 1-919-716-6000; and www.ncdoj.gov.

For Rhode Island residents, the Rhode Island Attorney General may be reached at: 150 South Main Street, Providence, RI 02903; www.riag.ri.gov; and 1-401-274-4400. Under Rhode Island law, you have the right to obtain any police report filed in regard to this incident. There are [#] Rhode Island residents impacted by this incident.