

Additional 23405



GOLDWATER BANK

NOTICE OF DATA BREACH

September 10, 2021

<< Name1 >>

<< Address1 >>

<< City State Zip >>

Dear << Borrower >>

We are contacting you to make you aware of a data breach incident that recently occurred in connection with a ransomware attempt by unknown individuals. As set forth below, although Goldwater Bank, N.A. ("Goldwater Bank") personnel were able to prevent the ransomware attack from being completed, hackers were able to gain access to sensitive consumer information. At this time, there is no indication that your information has been misused, but we recommend that you take precautions, including those outlined below, to mitigate the risk of identity theft or other misuse of your information.

Below, we provide more detailed information for you and respond to questions you may have regarding this matter.

What Happened?

- Goldwater Bank believes that it was the subject of what appears to be an attempted ransomware attack on May 21, 2021.
- On that date, Goldwater Bank's IT vendor received alerts of unusual network activity and was able to quickly respond and stop the unauthorized access in process and prevent further infiltration.
- Goldwater Bank reported the event to the Federal Bureau of Investigation and has worked to investigate the event to determine what happened, what data was impacted, and who was responsible.
- Through our investigatory efforts, we identified a location where some of the impacted data was being stored and worked quickly to secure its removal.
- We have not received any evidence to date that any of the accessed data has been otherwise misused.

What Information Was Involved?

The files that were accessed included customer names and contact information as well as account information. The impacted information may include names, addresses, telephone numbers, social

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Keeping your information confidential is one of our most important responsibilities. We are notifying you so that we may work together to protect your information. We have taken the following precautions:

- Verification Code: << VCode >>

We recommend you take the following additional precautions to protect your personal and account information:

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- The Federal Trade Commission (FTC) recommends that you place a free fraud alert on your credit file. A fraud alert tells creditors to contact you before they open any new accounts or change your existing accounts. Contact any one of the three major credit bureaus. As soon as one credit bureau confirms your fraud alert, the others are notified to place fraud alerts. The initial fraud alert stays on your credit report for one year. You can renew it after one year.
 - Equifax: equifax.com/personal/credit-report-services or 1-800-685-1111
 - Experian: experian.com/help or 1-888-397-3742
 - TransUnion: transunion.com/credit-help or 1-888-909-8872
- Ask each credit bureau to send you a free credit report after it places a fraud alert on your file. Review your credit reports for accounts and inquiries you don't recognize. These can be signs of identity theft. If your personal information has been misused, visit the FTC's site at IdentityTheft.gov to report the identity theft and get recovery steps. Even if you do not find any suspicious activity on your initial credit reports, the FTC recommends that you check your credit reports periodically so you can spot problems and address them quickly.
- You may also want to consider placing a free credit freeze. A credit freeze means potential creditors cannot get your credit report. That makes it less likely that an identity thief can open new accounts in your name. To place a freeze, contact each of the major credit bureaus at the links or phone numbers above. A freeze remains in place until you ask the credit bureau to temporarily lift it or remove it.
- Try to file your taxes early — before a scammer can. Tax identity theft happens when someone uses your Social Security number to get a tax refund or a job. Respond right away to letters from the IRS.
- If you wish to close your existing account and replace it with a new account number, please contact the Bank to do so.

For More Information

If you have any questions regarding this incident or your accounts, please contact Goldwater Bank's dedicated response professionals toll-free at 800-476-5031.

Sincerely,

Goldwater Bank, N.A.

Important Tips on How to Protect Personal Information

We recommend that you take the following precautions to guard against the disclosure and unauthorized use of your account and personal information:

- Review your monthly account statements thoroughly and report any suspicious activity to us.
- Report lost or stolen checks, credit cards, or debit cards immediately.
- Never provide personal information over the phone or online unless you have initiated the call and know with whom you are speaking.
- Do not print your driver's license or Social Security number on checks.
- Safeguard ATM, credit, and debit cards. Memorize PINs (personal identification numbers) and refrain from writing PINs, Social Security numbers, or credit card numbers where they could be found.
- Store cancelled checks, new checks, and account statements in a safe place.
- Reduce the amount of paper you receive containing personal information. Sign up for online statements, direct deposit, and pay bills online.
- Tear up or shred any pre-approved credit offers to which you do not respond.
- As a general best practice, we recommended that you change (and regularly update) existing passwords and PIN numbers and monitor all your account(s), including any additional account(s) you may have with other financial institutions to prevent or detect the occurrence of any unauthorized/fraudulent activity.
- Review your credit report at least once every year. Make sure all information is up to date and accurate and have information relating to fraudulent transactions deleted. For a free copy of your credit bureau report, contact annualcreditreport.com or call **1.877.322.8228**.

Reporting Fraud

If you think you have been a victim of identity theft or fraud, contact one of the three major credit bureaus to place a fraud alert on your account. A fraud alert will prevent new credit accounts from being opened without your permission.

Equifax
1.800.525.6285
P.O. Box 740241
Atlanta, GA 30374-0241
www.equifax.com

Experian
1.888.397.3742
P.O. Box 9532
Allen, TX 75013
www.experian.com

TransUnion
1.800.680.7289
P.O. Box 6790
Fullerton, CA 92834-6790
www.transunion.com

Also contact the Federal Trade Commission (FTC) to report any incidents of identity theft or to receive additional guidance on steps you can take to protect against identity theft. Visit the FTC ID Theft Web site at <http://www.consumer.gov/idtheft/> or call **1.877.438.4338**.

Your Goldwater Bank, N.A. Accounts

Report fraudulent activity on your Goldwater Bank accounts by calling **(480) 281-8190**.