

FNBC Bank & Trust
<Return Address>
<City> <State> <Zip>

<FirstName> <LastName>
<Address1>
<Address2>
<City><State><Zip>

<date>

Re: Notice of Email Account Data Breach

Dear <First Name> <Last Name>

At FNBC Bank & Trust (“FNBC”), we value transparency and respect the privacy of your information. That is why, as a precautionary measure, we are writing to let you know about a data security incident that may involve your personal information, what we did in response, and steps you can take to protect yourself against possible misuse of the information.

What Happened

On February 12, 2022, we discovered that an email account of one FNBC Trust and Wealth Management employee was potentially compromised. After discovering this, we engaged outside counsel and third-party forensic and IT experts to assist in determining whether, in fact, there was a compromise and, if so, to investigate the nature and scope of the compromise and to secure the compromised account. We have also reported the incident to the FBI.

In connection with the investigation, we reviewed our systems to assess what, if any, information may have been involved in the incident. Our investigation indicates that information from the compromised email account may have been accessed by an unauthorized, unknown actor. As a result, we are notifying you of the incident and are providing you with information on how to best protect yourself from identity theft and fraud.

What Information Was Involved

The impacted information could potentially involve your name and social security number and financial account number. *However, we have no evidence indicating that any information has been used for identity theft or financial fraud. Other than the individual email account, we are not aware of any evidence that any other trust department or bank data systems were accessed or compromised.*

What We Are Doing

The security and privacy of the information contained within our systems is a top priority for us. As explained above, we took immediate steps to secure the compromised email account and engaged third-party forensic experts to assist in the investigation. Further, in response to this incident, we have implemented additional cybersecurity safeguards. To help minimize the likelihood of this type of incident occurring again, we have upgraded cybersecurity safeguards to our email system and enhanced employee cybersecurity training.

What You Can Do

While we have no evidence indicating that your information has been used for identity theft or financial fraud, we strongly recommend that, over the next 12 to 24 months, you remain vigilant, monitor and review all of your financial and account statements, and report any unusual activity both to us and to law enforcement. In addition, please see “***OTHER IMPORTANT INFORMATION***” on the following pages for guidance on how to best protect your identity.

Finally, we are providing you with access to Single Bureau Credit Monitoring/Single Bureau Credit Report/Single Bureau Credit Score* services at no charge. These services provide you with alerts for eighteen months from the date of enrollment when changes occur to your credit file. This notification is sent to you the same day that the change or update takes place with the bureau. Finally, we are providing you with proactive fraud assistance to help with any questions that you might have or in event that you become a victim of fraud. These services will be provided by Cyberscout through Identity Force, a company specializing in fraud assistance and remediation services.

To enroll in Credit Monitoring* services at no charge, please log on to **www.xxx.com** and follow the instructions provided. When prompted please provide the following unique code to receive services: **<access code>**

In order for you to receive the monitoring services described above, you **must enroll within 90 days** from the date of this letter.

For More Information

We sincerely regret that this incident occurred and apologize for any concern it may cause. If you have any additional questions, please contact our dedicated call center at 1-800-405-6108 between the hours of 8:00 am to 8:00 pm Eastern time, Monday through Friday.

Sincerely yours,

A handwritten signature in black ink, appearing to read "John J. Madden". The signature is fluid and cursive, with the first name "John" being the most prominent.

John J. Madden, President and CEO, FNBC Bank & Trust

* Services marked with an "*" require an internet connection and e-mail account and may not be available to minors under the age of 18 years of age. Please note that when signing up for monitoring services, you may be asked to verify personal information for your own protection to confirm your identity.

ADDITIONAL IMPORTANT INFORMATION

Obtain and Monitor Your Credit Report. We recommend that you obtain a free copy of your credit report from each of the three nationwide credit reporting agencies 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. You can access the request form at <https://www.annualcreditreport.com/requestReport/requestForm.action>. Alternatively, you can elect to purchase a copy of your credit report by contacting one of the three national credit reporting agencies. The three nationwide credit reporting agencies' contact information are provided below to request a copy of your credit report or to inquire about other matters described in this document. We also recommend that you request that the credit reporting agencies delete any information relating to fraudulent transactions.

Equifax (888) 766-0008 P.O. Box 740256 Atlanta, GA 30374 www.equifax.com	Experian (888) 397-3742 P.O. Box 2104 Allen, TX 75013 www.experian.com	TransUnion (800) 680-7289 P.O. Box 1000 Chester, PA 19016 www.transunion.com
---	---	---

Security Freeze (also known as a Credit Freeze). Following is general information about how to request a security freeze from the three credit reporting agencies. While we believe this information is accurate, you should contact each agency for the most accurate and up-to-date information. 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. In addition, in some states, the agency cannot charge you to place, lift or remove a security freeze. There might be additional information required, and as such, to find out more information, please contact the three nationwide credit reporting agencies (contact information provided below).

Equifax Security Freeze P.O. Box 105788 Atlanta, GA 30348 https://www.equifax.com/personal/credit-report-services/credit-freeze/	Experian Security Freeze P.O. Box 9554 Allen, TX 75013 www.experian.com/freeze	TransUnion Security Freeze & Fraud Victim Assistance Dept. P.O. Box 380 Woodlyn, PA 1904 https://www.transunion.com/credit-freeze
---	---	--

Consider Placing a Fraud Alert on Your Credit Report. 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 twelve months. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you before establishing any accounts in your name. To place a fraud alert on your credit report, contact any of the three nationwide credit reporting agencies identified above. Additional information is available at <https://www.equifax.com/personal/credit-report-services/credit-fraud-alerts/>

Remain Vigilant, Review Your Account Statements and Notify Law Enforcement of Suspicious Activity.

As a precautionary measure, we recommend that you remain vigilant by closely reviewing your account statements and credit reports. If you detect any suspicious activity on an account, we strongly advise that you promptly notify the financial institution or company that maintains the account. Further, you should promptly report any fraudulent activity or any suspected incidence of identity theft to proper law enforcement authorities, including your state attorney general and the Federal Trade Commission (FTC). To file a complaint or to contact the FTC, you can (1) send a letter to the *Federal Trade Commission*, Consumer Response Center, 600 Pennsylvania Avenue NW, Washington, DC 20580; (2) go to IdentityTheft.gov/databreach; or (3) call 1-877-ID-THEFT (877-438-4338). Complaints filed with the FTC will be added to the FTC's Identity Theft Data Clearinghouse, a database made available to law enforcement agencies.

Take Advantage of Additional Free Resources on Identity Theft. We recommend that you review the tips provided by the Federal Trade Commission's ("FTC") Consumer Information website, a valuable resource with some helpful tips on how to protect your information, including about fraud alerts and security freezes. Additional information is available at <https://www.consumer.ftc.gov/topics/privacy-identity-online-security>. For more information, please visit [IdentityTheft.gov](https://www.identitytheft.gov) or call 1-877-ID-THEFT (877-438-4338). In addition, a copy of Identity Theft – A Recovery Plan, 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 https://www.consumer.ftc.gov/articles/pdf0009_identitytheft_a_recovery_plan.pdf. We also recommend that you report any incidents of identity theft to the FTC.

For Massachusetts Residents: State law advises you that you have the right to obtain a police report. Further, you have the right to obtain a security freeze on your credit report free of charge. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. To request a security freeze be placed on your credit report, please be prepared to provide any or all of the following: your full name, social security number, address(es), date of birth, a copy of a government issued identification card, a copy of a utility bill, bank or insurance information, or anything else the credit reporting agency needs to place the security freeze. Further information regarding credit freezes, including the contact information for the credit reporting agencies, may be found above in section titled "Security Freeze (also known as a Credit Freeze)."