



**Middletown
Valley Bank.**

A Community Heritage Financial, Inc. Company

P.O. Box 989728

West Sacramento, CA 95798-9728

To Enroll, Please Call:

1-833-896-5566

Or Visit:

<https://app.idx.us/account-creation/protect>

Enrollment Code: <<ENROLLMENT>>

<<First Name>> <<Middle>> <<Last Name>> <<Suffix>>

<<ADDRESS1>>

<<ADDRESS2>>

<<CITY>>, <<STATE>> <<ZIP>>

<<Country>>

November 14, 2022

Dear <<First Name>> <<Middle>> <<Last Name>> <<Suffix>> :

Middletown Valley Bank and our subsidiary, Millennium Financial Group, Inc. (Mlend), understand the importance of securing the information we maintain. We are writing to provide an update regarding the security incident we first reported on October 3, 2022. This notice explains the incident, measures we have taken, and steps you can take in response.

Middletown Valley Bank, working with its technology service provider, first identified and began taking measures to address a security incident on October 1, 2022. That day, we shut down parts of our network and used new devices with an additional security tool installed to restore our network from backups. An investigation was immediately started. The investigation identified unauthorized access to files on a server that occurred on October 1, 2022. Upon review of the content of the files, on October 26, 2022, we determined that the files may have contained your name and one or more of the following: financial account number, Social Security number, driver's license number, passport number, or other information provided to MVB by customers when applying for products or services. There was no unauthorized access to bank accounts, online banking credentials, debit card numbers or PIN numbers.

We have arranged for a company called "IDX" to provide identity monitoring at no cost to you for two years. IDX identity protection services include: two years of credit and CyberScan monitoring, a \$1,000,000 insurance reimbursement policy, and fully managed identity theft recovery services.

We encourage you to contact IDX with any questions and to enroll in free identity protection services by calling 1-833-896-5566 or going to <https://app.idx.us/account-creation/protect> and use the Enrollment Code provided above. Please note the deadline to enroll is **February 14, 2023**. For more information on identity theft prevention, please see the pages following this letter.

We regret that this occurred and apologize for any inconvenience. We are implementing additional measures to further strengthen our existing security measures. If you have any questions, please call 1-833-896-5566, Monday through Friday, from 9:00 a.m. to 9:00 p.m., Eastern Time.

Sincerely,

Robert E. Goetz
President and CEO
Middletown Valley Bank

ADDITIONAL STEPS YOU CAN TAKE

We remind you it is always advisable to be vigilant for incidents of fraud or identity theft by reviewing your account statements and free credit reports for any unauthorized activity over the next 12 to 24 months. You may obtain a copy of your credit report, free of charge, once every 12 months from each of the three nationwide credit reporting companies. To order your annual free credit report, please visit www.annualcreditreport.com or call toll free at 1-877-322-8228. Contact information for the three nationwide credit reporting companies is as follows:

Equifax, PO Box 740241, Atlanta, GA 30374, www.equifax.com, 1-800-685-1111

Experian, PO Box 2002, Allen, TX 75013, www.experian.com, 1-888-397-3742

TransUnion, PO Box 2000, Chester, PA 19016, www.transunion.com, 1-800-916-8800

If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should immediately contact the Federal Trade Commission and/or the Attorney General's office in your state. You can obtain information from these sources about steps an individual can take to avoid identity theft as well as information about fraud alerts and security freezes. You should also contact your local law enforcement authorities and file a police report. Obtain a copy of the police report in case you are asked to provide copies to creditors to correct your records. Contact information for the Federal Trade Commission is as follows:

Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue NW, Washington, DC 20580, 1-877-IDTHEFT (438-4338), www.identitytheft.gov

Fraud Alerts: There are two types of general fraud alerts you can place on your credit report to put your creditors on notice that you may be a victim of fraud—an initial alert and an extended alert. You may ask that an initial fraud alert be placed on your credit report if you suspect you have been, or are about to be, a victim of identity theft. An initial fraud alert stays on your credit report for one year. You may have an extended alert placed on your credit report if you have already been a victim of identity theft with the appropriate documentary proof. An extended fraud alert stays on your credit report for seven years.

To place a fraud alert on your credit reports, contact one of the nationwide credit bureaus. A fraud alert is free. The credit bureau you contact must tell the other two, and all three will place an alert on their versions of your report.

For those in the military who want to protect their credit while deployed, an Active Duty Military Fraud Alert lasts for one year and can be renewed for the length of your deployment. The credit bureaus will also take you off their marketing lists for pre-screened credit card offers for two years, unless you ask them not to.

Credit or Security Freezes: You have the right to put a credit freeze, also known as a security freeze, on your credit file, free of charge, which makes it more difficult for identity thieves to open new accounts in your name. That's because most creditors need to see your credit report before they approve a new account. If they can't see your report, they may not extend the credit.

How do I place a freeze on my credit reports? There is no fee to place or lift a security freeze. Unlike a fraud alert, you must separately place a security freeze on your credit file at each credit reporting company. For information and instructions to place a security freeze, contact each of the credit reporting agencies at the addresses below:

Experian Security Freeze, PO Box 9554, Allen, TX 75013, www.experian.com

TransUnion Security Freeze, PO Box 2000, Chester, PA 19016, www.transunion.com

Equifax Security Freeze, PO Box 105788, Atlanta, GA 30348, www.equifax.com

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 bureau will provide you with 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.

How do I lift a freeze? A freeze remains in place until you ask the credit bureau to temporarily lift it or remove it altogether. If the request is made online or by phone, a credit bureau must lift a freeze within one hour. If the request is made by mail, then the bureau must lift the freeze no later than three business days after getting your request.

If you opt for a temporary lift because you are applying for credit or a job, and you can find out which credit bureau the business will contact for your file, you can save some time by lifting the freeze only at that particular credit bureau. Otherwise, you need to make the request with all three credit bureaus.

You may contact Middletown Valley Bank via U.S. mail at P.O. Box 75, Middletown, MD 21769 or via telephone at 844-533-9211.

Additional Information for Residents of the Following States

Connecticut: You may contact and obtain information from your state attorney general at: Connecticut Attorney General's Office, 165 Capitol Ave, Hartford, CT 06106, 1-860-808-5318, www.ct.gov/ag

District of Columbia: You may contact and obtain information from your attorney general at: Office of the Attorney General for the District of Columbia, 441 4th Street, NW, Washington, DC 20001, 1-202-727-3400, www.oag.dc.gov

Massachusetts: Under Massachusetts law, you have the right to file and obtain a copy of a police report. You also have the right to request a security freeze, as described above. You may contact and obtain information from your state attorney general at: Office of the Massachusetts Attorney General, One Ashburton Place, Boston, MA 02108, 1-617-727-8400, www.mass.gov/ago/contact-us.html