



Return Mail Processing
PO Box 589
Claysburg, PA 16625-0589

January 20, 2023

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ANYTOWN, ST 12345-6789

Notice of Data Security Incident

Dear Sample A. Sample:

We are notifying you of a recent data security incident that may have involved your personal information. Bank of Eastern Oregon (“BEO”) takes the privacy and security of all personal information within its possession very seriously. That is why we are informing you of this incident, providing you with steps you can take to protect your personal information, and offering you the opportunity to enroll in complimentary credit monitoring and identity protection services.

Under Massachusetts law, you have the right to obtain any police report filed 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.

Massachusetts law also allows consumers to place a security freeze on their credit reports. A security freeze prohibits a consumer 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.

To place a security freeze on your credit report, you must send a written request to each of the three major consumer reporting agencies:

Equifax Security Freeze: P.O. Box 105788, Atlanta, GA 30348, 1-800-685-1111, www.equifax.com

Experian Security Freeze: P.O. Box 9701, Allen, TX 75013, 1-888-397-3742,

www.experian.com/freeze/center.html

TransUnion Security Freeze: P.O. Box 2000, Chester, PA, 19016, 1-888-909-8872, freeze.transunion.com

In order to request a security freeze, you will need to provide the following information:

1. Full name and any suffixes;
 2. Social Security Number;
 3. Date of birth;
 4. If you have moved in the past five years, provide the addresses where you have lived over the prior 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, military identification, etc.);
 7. If you are a victim of identity theft, include a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft.

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The consumer reporting agencies have three (3) business days after receiving your request to place a security freeze on your credit report. The credit bureaus must also send written confirmation to you within five (5) business days and provide you with a unique personal identification number (PIN) or password, or both that can be used by you to authorize the removal or lifting of the security freeze.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must call or send a request to the consumer reporting agencies and include proper identification (name, address, and Social Security Number) and the PIN or password provided to you when you placed the security freeze as well as the identities of those entities or individuals you would like to receive your credit report or the specific period of time you want the credit report available. The consumer reporting agencies have three (3) business days after receiving your request to lift the security freeze for those identified entities or for the specified period of time.

To remove the security freeze, you must send a request to each of the three consumer reporting agencies and include proper identification (name, address, and Social Security Number) and the PIN or password provided to you when you placed the security freeze. The consumer reporting agencies have three (3) business days after receiving your request to remove the security freeze. No fee is required to any of the consumer reporting agencies to place, lift or remove a security freeze.

In order to determine whether any unauthorized credit was obtained with your information, you may obtain a copy of your credit report at www.annualcreditreport.com or 1-877-322-8228. You may also request information on how to place a fraud alert by contacting any of the above consumer reporting agencies. A fraud alert is intended to alert you if someone attempts to obtain credit in your name without your consent. It is recommended that you remain vigilant for any incidents of fraud or identity theft by reviewing credit card account statements and your credit report for unauthorized activity. You may also contact the Federal Trade Commission (FTC) to learn more about how to prevent identity theft:

FTC, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, D.C. 20580,
www.ftc.gov/bcp/edu/microsites/idtheft/, 1-877-IDTHEFT (438-4338).

Also, to help protect your identity, we are offering you the ability to enroll in Experian's® IdentityWorksSM for 24 months, at no cost to you. This product provides you with superior identity detection and resolution in the event of identity theft. To activate your membership and start monitoring your personal information please follow the steps below:

- Ensure that you **enroll by: April 30, 2023** (Your code will not work after this date.)
- Visit the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/credit>
- Provide your **activation code: ABCDEFGHI**

We recommend that you review the guidance included with this letter about how to protect your information. If you have questions, need assistance with identity restoration, or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at **(833) 420-2875** by April 30, 2023. Be prepared to provide engagement number _____ as proof of eligibility for the identity restoration services by Experian.

If you have questions or need assistance, please contact our dedicated call center for more information at (833) 420-2875, from 8 a.m. – 10 p.m. CST, Monday through Friday, and 10 a.m. – 7 p.m. CST, Saturday and Sunday (excluding major U.S. holidays).

We sincerely apologize for this incident and regret any inconvenience it may cause you.

Sincerely,



Jeff L. Bailey
President and CEO
Bank of Eastern Oregon