

Hatch Bank
c/o Cyberscout
PO Box 1286
Dearborn, MI 48120-9998

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February 28, 2023

NOTICE OF SECURITY INCIDENT

Dear [REDACTED]:

Hatch Bank writes to inform you of a recent incident that may impact the privacy of some of your information. On February 3, 2023, Hatch Bank received notice that our third-party technology vendor, Fortra, suffered a cyber incident. While we are currently unaware of any actual or attempted misuse of your information, we are providing you with information about the incident, our response, and steps you may take to help protect your information, should you feel it is appropriate to do so.

The confidentiality, privacy, and security of information within our care are among our highest priorities. Upon being notified of this incident, Hatch Bank immediately launched an internal investigation to determine who may have been affected by this third-party incident. As an additional precaution, Hatch Bank is offering you access to 24 months of credit monitoring and identity restoration services through Cyberscout at no cost to you. A description of services and instructions on how to enroll can be found within the enclosed with this letter. Please note that you must complete the enrollment process yourself, as we are not permitted to enroll you in these services on your behalf.

In response to the incident, we are providing you with access to **Single Bureau Credit Monitoring** services at no charge. These services provide you with alerts for 24 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 TransUnion company specializing in fraud assistance and remediation services.

To enroll in Credit Monitoring services at no charge, please log on to <https://secure.identityforce.com/benefit/hatchbank> and follow the instructions provided. When prompted please provide the following unique code to receive services: [REDACTED]. In order for you to receive the monitoring services described above, you must enroll within 90 days from the date of this letter. The enrollment requires 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.

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 one-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit

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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. You should be aware, however, 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 credit freeze, you may need to provide the following information, depending on whether you make the request online, by phone, or by mail:

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.);
7. Social Security Card, pay stub, or W2; and
8. If you are a victim of identity theft, a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft.

Should you wish to place a fraud alert or 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
1-888-298-0045	1-888-397-3742	1-800-916-8800
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

Under Massachusetts law, you have the right to obtain any police report filed in regard to this event. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

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 the Massachusetts 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. Instances of known or suspected identity theft should also be reported to law enforcement and the Massachusetts Attorney General.

If you have question, please call 1-833-570-2931. This line is available Monday through Friday from 8:00 am ET to 8:00 pm ET (excluding U.S. holidays). You may also write to Hatch Bank at 1001 West San Marcos Blvd. #125, San Marcos, CA 92078.

Your information was received by Hatch Bank in connection with a loan you applied for through College Ave Student Loan Servicing, LLC. Hatch Bank either reviewed your application to issue a credit decision or is the owner of your

current loan or credit card account issued through your relationship with College Ave Student Loan Servicing, LLC. It is important to note that Fortra is still investigating their incident and that College Ave Student Loan Servicing, LLC's system was not directly involved in Fortra's incident associated with this notice from Hatch Bank.

Sincerely,

Hatch Bank



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