

<<First Name>> <<Last Name>>
<<Address1>> <<Address2>>
<<City>>, <<State>> <<Zip>>

April 18, 2023

Notice of Data Security Incident

Dear <<First Name>> <<Last Name>>:

Virginia Partners Bank writes to notify you of a data security incident that may have involved some of your information. Please read this letter as it provides information about the incident and informs you about steps that you can take to help protect your personal information.

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 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. Under federal law, you cannot be charged to place, lift, or remove a security freeze.

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

- **Equifax:** P.O. Box 105788, Atlanta, GA 30348, 1-800-685-1111, www.equifax.com/personal/credit-report-services/
- **Experian:** P.O. Box 9701, Allen, TX 75013, 1-888-397-3742, www.experian.com/freeze/center.html
- **TransUnion:** P.O. Box 2000, Chester, PA, 19016, 1-888-909-8872, www.transunion.com/credit-freeze

To request a security freeze, you will need to provide some or all the following information to the consumer reporting agency:

1. Full name (including middle initial as well as any suffixes),
2. Social Security number,
3. Date of birth,
4. If you have moved in the past five years, the addresses where you have lived over the past five years,
5. Proof of current address, such as a current utility bill, telephone bill, rental agreement, or deed,
6. Legible photocopy of a government issued identification card (i.e., state driver's license or ID card),
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.

The consumer reporting agencies have up to three 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 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. It is important to maintain this PIN or password in a secure place, as you will need it to lift or remove the security freeze.

To lift the security freeze to allow a specific entity or individual access to your credit report, you must make a request to each of the consumer reporting agencies (using the contact information above). You must provide proper identification (including name, address, and Social Security number) and the PIN number 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. You may also temporarily lift a security freeze for a specified period rather than for a specific entity or individual, using the same contact information above. The credit bureaus have up to three business days after receiving your request to lift the security freeze for those identified entities or for the specified period.

To remove the security freeze, you must make a request to each of the consumer reporting agencies using the contact information above. You must provide proper identification (name, address, and Social Security number) and the PIN number or password provided to you when you placed the security freeze. The credit bureaus have up to three business days after receiving your request to remove the security freeze. No fee is required to be paid to any of the consumer reporting agencies to place, lift or remove a security freeze.

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).

Please accept my sincere apologies and know that Americaneagle.com takes this matter very seriously and deeply regrets any worry or inconvenience that this may cause you. If you have questions or need assistance, please call IDX at 1-800-939-4170 from 8:00 A.M. to 8:00 P.M. Central Time, Monday through Friday (excluding holidays). IDX call center representatives are fully versed on this incident and can answer any questions that you may have.

Sincerely,

Virginia Partners Bank

Additional Steps You Can Take to Further Protect Your Information

Order And Review Your Free Credit Report. You can remain vigilant by monitoring your free credit report, which you can order at www.annualcreditreport.com, by calling toll-free at 1-877-322-8228, or by completing the Annual Credit Report Request Form on the U.S. Federal Trade Commission's ("FTC's") website at <https://consumer.ftc.gov/articles/free-credit-reports> and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. The three nationwide consumer reporting agencies provide free annual credit reports only through the website, toll-free number, or request form. When you receive your credit report, review it carefully. Look for accounts you did not open, or inaccuracies in your information. If you see anything inaccurate or that you do not understand, contact the consumer reporting agency.

Report Identity Theft or Fraud to FTC, Law Enforcement, and Attorneys General. You can remain vigilant by reviewing financial account statements for fraudulent transactions or identity theft. If you detect any unauthorized transactions in a financial account, promptly notify your financial institution. If you detect any incident of identity theft, promptly report the incident to law enforcement, the FTC, and your state Attorney General.

Learn More About Identity Theft From the FTC. You can contact the FTC to learn more about how to protect yourself from becoming a victim of identity theft and how to repair identity theft: Federal Trade Commission Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580, 1-877-IDTHEFT (438-4338), www.ftc.gov/idtheft/ and www.identitytheft.gov.

Fraud Alerts on Your Credit File. To help protect yourself from possible identity theft, consider placing a fraud alert on your credit file. You can place a fraud alert on your credit report by calling any one of the toll-free numbers provided below. For more information on fraud alerts, you can contact the consumer reporting agencies listed below or the FTC.

Equifax	Equifax Information Services LLC P.O. Box 740241 Atlanta, GA 30374	1-800-685-1111	www.equifax.com
Experian	Experian Inc. P.O. Box 9554 Allen, TX 75013	1-888-397-3742	www.experian.com
TransUnion	TransUnion Consumer Solutions P.O. Box 2000 Chester, PA 19016	1-800-909-8872	www.transunion.com

Security Freezes on Your Credit File. You have the right to place a "security freeze" on your credit file. A security freeze is designed to prevent potential creditors from accessing your credit file at the consumer reporting agencies without your consent. A security freeze must be placed on your credit file at each consumer reporting agency individually. For more information on security freezes, you can contact the consumer reporting agencies listed above or the FTC. As the instructions and fees (if any) for placing a security freeze differ from state to state, please contact the three nationwide consumer reporting agencies to find out more information. The consumer reporting agencies may require proper identification prior to honoring your request. For example, you may be asked to provide: your full legal name, Social Security Number, date of birth, addresses where you have lived in the past five years, copies of government-issued identification cards, and proof of your current address.

Additional Rights Under the FCRA. You have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in your credit file has been used against you, the right to know what is in your credit file, the right to ask for your credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting Act, the consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information; consumer reporting agencies may not report outdated negative information; access to your file is limited; you must give your consent for credit reports to be provided to employers; you may limit “prescreened” offers of credit and insurance you get based on information in your credit report; and you may seek damages from violators. You may have additional rights under the Fair Credit Reporting Act not summarized here

Identity theft victims and active-duty military personnel have specific additional rights pursuant to the Fair Credit Reporting Act. We encourage you to review your rights pursuant to the Fair Credit Reporting Act by: (i) visiting https://files.consumerfinance.gov/f/documents/bcfc_consumer-rights-summary_2018-09.pdf; or (ii) by writing to Consumer Financial Protection Bureau, 1700 G Street, N.W., Washington, DC 20552.



Enter your Activation Code: <<ACTIVATION CODE>>
Enrollment Deadline: <<Enrollment Deadline>>

1-Bureau TransUnion Credit Monitoring Product Offering: (Online and Offline)

As a safeguard, we have arranged for you to enroll, at no cost to you, in an online credit monitoring service (myTrueIdentity) for **24 months** provided by TransUnion Interactive, a subsidiary of TransUnion®, one of the three nationwide credit reporting companies.

To enroll in this service, go directly to the myTrueIdentity website at **www.mytrueidentity.com** and in the space referenced as “Enter Activation Code”, enter the following unique 12-letter Activation Code, <<Insert Unique 12-letter Activation Code>> and follow the three steps to receive your credit monitoring service online within minutes.

If you do not have access to the Internet and wish to enroll in a similar offline, paper based, credit monitoring service, via U.S. Mail delivery, please call the TransUnion Fraud Response Services toll-free hotline at **1-855-288-5422**. When prompted, enter the following 6-digit telephone pass code << Insertstatic 6-digit Telephone Pass Code >> and follow the steps to enroll in the offline credit monitoring service, add an initial fraud alert to your credit file, or to speak to a TransUnion representative if you believe you may be a victim of identity theft.

Once you are enrolled, you will be able to obtain **24 months** of unlimited access to your TransUnion credit report and VantageScore® credit score by TransUnion. The daily credit monitoring service will notify you if there are any critical changes to your credit file at TransUnion®, including fraud alerts, new inquiries, new accounts, new public records, late payments, change of address and more. The service also includes the ability to lock and unlock your TransUnion credit report online, access to identity restoration services that provides assistance in the event your identity is compromised to help you restore your identity and up to \$1,000,000 in identity theft insurance with no deductible. (Policy limitations and exclusions may apply.)

You can sign up for the myTrueIdentity online Credit Monitoring service anytime between now and <<Insert Date>>. Due to privacy laws, we cannot register you directly. Please note that credit monitoring services might not be available for individuals who do not have credit file at TransUnion®, or an address in the United States (or its territories) and a valid Social Security number or are under the age of 18. Enrolling in this service will not affect your credit score.

If you have questions about your myTrueIdentity online credit monitoring benefits, need help with your online enrollment, or need help accessing your credit report, or passing identity verification, please contact the myTrueIdentity Customer Service Team toll-free at: 1-844-787-4607, Monday-Friday: 8am- 9pm, Saturday-Sunday: 8am-5pm Eastern time.