



<<Date>> (Format: Month Day, Year)

<<first_name>> <<middle_name>> <<last_name>> <<suffix>>
 <<address_1>>
 <<address_2>>
 <<city>>, <<state_province>> <<postal_code>>
 <<country>>

Subject: Notice of Data Security Incident

Dear <<first_name>> <<middle_name>> <<last_name>> <<suffix>>,

I am writing to inform you of a recent data security incident that may have affected your personal information. 1st Source Bank (“1st Source”) is one of an estimated 2,500 organizations worldwide that may have recently been affected by the MOVEit software vulnerability. MOVEit is a solution used widely by businesses, universities, and government agencies, including 1st Source, to securely transfer data. Please read this letter carefully as it contains information regarding the incident and steps you can take to help protect your personal information. We are here to help you.

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, 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 of 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 in order 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 of time 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 of time.

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.

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).

To help relieve concerns and restore confidence following this incident, we have secured the services of Kroll to provide complimentary Identity Monitoring services for 24 months. Kroll is a global leader in risk mitigation and response, and the Kroll team has extensive experience helping people who have sustained an unintentional exposure of confidential data. You will need to reference the membership number in this letter when activating, so please do not discard this letter.

Visit <https://enroll.krollmonitoring.com> to activate and take advantage of your Identity Monitoring services.

You have until <<b2b_text_6 (activation date)>> to activate your Identity Monitoring services.

Kroll Membership Number: <<Membership Number s_n>>

For more information about Kroll and your Identity Monitoring services, you can visit info.krollmonitoring.com.

Additional information describing your services is included with this letter.

If you have any questions about this incident or the complimentary services being offered to you, please contact our dedicated call center at (866) 373-8998, Monday through Friday from 9:00 a.m. to 6:30 p.m. Eastern Time, excluding major U.S. holidays. Please have your Kroll membership number ready.

We take the privacy and security of all information within our possession very seriously. Please accept our sincere apologies and know that we deeply regret any worry or inconvenience that this may cause you.

Sincerely,



Andrea G. Short
President and CEO

1st Source Bank
100 N Michigan St
South Bend, IN 46601



TAKE ADVANTAGE OF YOUR CREDIT AND IDENTITY MONITORING SERVICES

You have been provided with access to the following services from Kroll:

Single Bureau Credit Monitoring

You will receive alerts when there are changes to your credit data—for instance, when a new line of credit is applied for in your name. If you do not recognize the activity, you'll have the option to call a Kroll fraud specialist, who will be able to help you determine if it is an indicator of identity theft.

Web Watcher

Web Watcher monitors internet sites where criminals may buy, sell, and trade personal identity information. An alert will be generated if evidence of your personal identity information is found.

\$1 Million Identity Fraud Loss Reimbursement

Reimburses you for out-of-pocket expenses totaling up to \$1 million in covered legal costs and expenses for any one stolen identity event. All coverage is subject to the conditions and exclusions in the policy.

Fraud Consultation

You have unlimited access to consultation with a Kroll fraud specialist. Support includes showing you the most effective ways to protect your identity, explaining your rights and protections under the law, assistance with fraud alerts, and interpreting how personal information is accessed and used, including investigating suspicious activity that could be tied to an identity theft event.

Identity Theft Restoration

If you become a victim of identity theft, an experienced Kroll licensed investigator will work on your behalf to resolve related issues. You will have access to a dedicated investigator who understands your issues and can do most of the work for you. Your investigator will be able to dig deep to uncover the scope of the identity theft, and then work to resolve it.

Kroll's activation website is only compatible with the current version or one version earlier of Chrome, Firefox, Safari and Edge.

To receive credit services, you must be over the age of 18 and have established credit in the U.S., have a Social Security number in your name, and have a U.S. residential address associated with your credit file.