



<<First Name>> <<Last Name>>
<<Address Line 1>>
<<City>>, <<State>> <<Zip Code>>

August 2, 2023

RE: Your personal information

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

BankNewport is committed to protecting the confidentiality of our customers' information. We are writing to inform you that we were notified on July 12, 2023, by our vendor, Darling Consulting Group, Inc. (DCG), that it experienced a security incident involving the MOVEit vulnerability on May 30, 2023, and that BankNewport files were compromised in the incident. On July 20, 2023, we determined that the security incident involved unauthorized disclosure of your personal information, including your name, Social Security number, account numbers, and account balance.

A total of 85 individuals were affected by DCG's security incident.

While we have no indication that any of your personal information has been misused, we are taking precautionary and proactive measures to protect your financial security and help to alleviate any concerns you may have. We highly recommend that your affected account be closed and a new account be opened. If a new account has not already been opened, we can open a new account for you seamlessly if you contact any of the following BankNewport Bankers:

Christine Hayes	(401) 578-3899 or christine.hayes@banknewport.com
Diogo Ventura	(774) 644-9509 or diogo.ventura@banknewport.com
Jessica Almeida	(401) 845-8707 or jessica.almeida@banknewport.com

We are committed to helping those who were affected by this unfortunate situation. We are providing you with access to Triple Bureau Credit Monitoring/Triple Bureau Credit Report/Triple Bureau Credit Score services at no charge for a period of 60 months. These services provide you with alerts for 60 months from the date of enrollment when changes occur to any of one of your Experian, Equifax or TransUnion credit files. This notification is sent to you the same day that the change or update takes place with the bureau. These services will be provided by Cyberscout through Identity Force, a TransUnion company specializing in fraud assistance and remediation services.



How do I enroll for the free services?

To enroll in Credit Monitoring services at no charge, please log on to <https://secure.identityforce.com/benefit/banknewport> and follow the instructions provided. When prompted please provide the following unique code to receive services: <<CODE HERE>>. 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. We urge you to sign up for the services. If you choose not to use these services, **we strongly urge you to do the following:**

If you choose to place a fraud alert or security freeze on your own, you will need to contact one of the three major credit agencies directly at:

**Experian (1-888-397-3742)
7289)**

**P.O. Box 4500
Allen, TX 75013
www.experian.com**

Equifax (1-800-525-6285)

**P.O. Box 740241
Atlanta, GA 30374
www.equifax.com**

TransUnion (1-800-680-

**P.O. Box 2000
Chester, PA 19016
www.transunion.com**

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. There is no charge to request a credit freeze.

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

- Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
- Social Security number;
- Date of birth;
- If you have moved in the past five (5) years, provide the addresses where you have lived over the prior five (5) years;
- Proof of current address such as a current utility bill or telephone bill; and,
- A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.).



The credit 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 written request to the credit reporting agencies by mail and include proper identification (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 or the specific period of time you want the credit report available. The credit 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 written request to each of the three credit bureaus by mail and include 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 three (3) business days after receiving your request to remove the security freeze.

Should you wish to obtain a credit report and monitor it on your own, you may obtain free copies of your credit report by visiting www.annualcreditreport.com or by calling them toll-free at 1-877-322-8228. (Hearing impaired consumers can access their TDD service at 1-877-730-4204.) Upon receipt of your credit report, we recommend that you review it carefully for any suspicious activity.

You can also obtain more information about identity theft and ways to protect yourself from the Federal Trade Commission (FTC). The FTC has an identity theft hotline: 877-438-4338; TTY: 1-866-653-4261. They also provide information on-line at www.ftc.gov/idtheft.

For more information about identity theft and your tax records, we recommend that you visit the IRS Taxpayer Guide to Identity Theft at <http://www.irs.gov>. You may want to consider notifying the IRS that your tax records may be at risk by completing IRS Form 14039 (Identity Theft Affidavit) which can be located at <http://www.irs.gov/pub/irs-pdf/f14039.pdf>. You will need to send Form 14039 to the IRS along with a copy of your valid government-issued identification, such as a Social Security card, driver's license, or passport to the address on the form or by faxing to 1-855-807-5720.



Detailed below are a few things to keep in mind when filing Internal Revenue Service Form 14039:

- All documents, including your identification, must be clear and legible;
- The identity theft marker will remain on your file for a minimum of three tax cycles;
- Any returns containing your Social security number will be reviewed by the IRS for possible fraud; and,
- The marker may delay the processing of any legitimate tax returns.

If you are a Rhode Island resident, you may also wish to contact the Rhode Island Attorney General's Office, Consumer Protection Unit, <http://www.riag.ri.gov/ConsumerProtection/About.php>, by email at consumers@riag.ri.gov, or by telephone at (401) 274-4400.

You may also have the right to file or obtain a police report with your local law enforcement office if you believe you have been a victim of identity theft or fraud.

Remember to remain vigilant in reviewing your account statements, monitoring your free credit reports, and for incidents of fraud or identity theft.

We sincerely regret any inconvenience this may cause you. If you have any questions, please do not hesitate to call the dedicated number for this incident at (401) 845-6565.

Respectfully,

Mary Leach
Executive Vice President
Chief Retail Banking & Lending Officer