

August 7, 2023

[Individual Name]
[Individual Address]
[Individual City, State, Zip]

Dear Consumer:

Bank OZK is writing to notify you of a recent data security incident with a file transfer tool used by one of our business partners that might have disclosed some of your personal information. This incident did not involve or affect Bank OZK's network or IT systems.

We have no evidence at this time that your personal information has been used in an unauthorized way, but we are sending this letter to:

- Communicate what happened
- Identify the personal information involved
- Provide details on how to enroll in 24-months of identity monitoring and theft resolution services we are offering to you **at no charge**

What Are We Doing?

We take this event and the security of information in our care seriously. Upon learning of this vulnerability, our business partner immediately suspended use of the MOVEit Transfer tool, and it remained disabled until our partner received and implemented a software patch to remediate the issue. In addition to launching an immediate investigation, our business partner has taken additional steps to assess the security of its systems and to assist us with notifying potentially affected customers and individuals associated with those customers.

While we are unaware of any identity theft or fraud as a result of this event, as an additional precaution, we are offering a complimentary membership to OnAlert™ (Essential Bundle) from ChexSystems®. OnAlert provides you with identity monitoring and can assist with the resolution of identity theft. Details of this offer and instructions on how to activate these services are enclosed with this letter.

What Information Was Involved?

The personal information potentially affected varies by individual or business, but may have included your name, Trust and Wealth account number(s), transaction activity, date of birth (DOB) and/or social security number (SSN).

What Can You Do?

To help protect your personal information, we strongly recommend you do the following:

- Carefully review bank, credit card company, or other financial institutions as well as government institutions like the Internal Revenue Service (IRS) statements. Notify the statement sender immediately by phone and in writing if you detect any suspicious transactions or other activity you do not recognize.
- Enroll in OnAlert, the identity monitoring service that we are offering you. You will receive alerts about any effort to use your name and social security number to establish credit. The service will block that credit from being established if it is not you trying to initiate it.
- Additional steps and resources are available in the accompanying **Reference Guide**. We encourage you to read and follow these steps as well.

If you have questions or concerns, please call us at (501) 319-6214 Monday through Friday from 7:00 a.m. to 5:00 p.m. (Central Time), or write us at Bank OZK, P.O. Box 8811, Little Rock, Arkansas 72231-8811. Please know that we take this matter very seriously, and we apologize for the inconvenience this may cause you.

REFERENCE GUIDE

Enroll in Credit Monitoring

To help protect your identity, we are offering a complimentary 24 month membership to OnAlert™ (Essential Bundle) from ChexSystems®. OnAlert provides you with identity monitoring and can assist with the resolution of identity theft. **To activate your membership in OnAlert and start monitoring your personal information please enroll at <https://onalert.info/bankozk> by December 31, 2023.** Your link will not work after this date. You will need to provide the website link noted above as proof of eligibility for this offer.

For new member questions and assistance with enrollment, please contact the OnAlert customer care team at (833) 919-4756. A credit card is **not** required for enrollment into OnAlert.

Once you enroll, you can contact OnAlert's customer care team immediately regarding any fraud issues. If you believe there was fraudulent use of your information and would like to discuss how you may be able to resolve it, an OnAlert agent will support you with investigation and resolution of each incident of potential fraud.

With OnAlert (Essential Bundle), you will have access to the following features:

- **Single-Bureau Credit Report and Manual VantageScore® from Experian®*:**
 - Credit reports and scores from Experian.
- **Single-Bureau Credit Monitoring from Experian:**
 - Actively monitors Experian files and alerts you of key changes and indicators of fraud.
- **Automatic VantageScore Tracker:**
 - Shows you your credit score so you can see how lenders evaluate your creditworthiness.
- **VantageScore Simulator:**
 - Interactive credit score simulator you can use to see how actions will potentially impact your Experian credit score.
- **Personalized Credit & Identity Alert Videos:**
 - Credit and identity education videos.
- **Real Time Authorization Alerts:**
 - Notifications of when your personal information is used for new applications or identity authorizations.
- **Dark Web Monitoring:**
 - Internet and dark web surveillance monitoring of your personal information.

- **ChexSystems Monitoring and Alerts:**
 - Actively monitors ChexSystems' database and alerts you of key activity and indicators of fraud. Chex Systems, Inc. (ChexSystems) is a nationwide specialty consumer reporting agency under the Fair Credit Reporting Act (FCRA).
- **Full-Service Restoration:**
 - Certified Identity Theft Restoration Specialists available for assignment to help you address credit and non-credit related fraud.
- **Lost Wallet Assistance:**
 - Protection of your personally identifiable information that has been compromised.
- **Up to \$1MM Identity Theft Insurance**:**
 - Reimbursement for certain ancillary expenses associated with restoring your identity.

* Calculated on the VantageScore 3.0 model. Your VantageScore 3.0 from Experian® indicates your credit risk level and is not used by all lenders, so don't be surprised if your lender uses a score that's different from your VantageScore 3.0.

**The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

Additional Information

In the event that you suspect that you are a victim of identity theft, we encourage you to remain vigilant and consider taking the following steps:

Order Your Free Credit Report. To order your free credit report, visit www.annualcreditreport.com, call toll-free at 877-322-8228, or complete the Annual Credit Report Request Form on the U.S. Federal Trade Commission's website at www.ftc.gov and mail it to Annual Credit Report Request Service at P.O. Box 105281, Atlanta, GA 30348-5281. Do not contact the three credit bureaus individually; they provide your free report only through the website or toll-free number.

When you receive your credit report, review the entire report carefully. Look for any inaccuracies and/or accounts you don't recognize and notify the credit bureaus as soon as possible in the event there are any.

You have rights under the federal Fair Credit Reporting Act ("FCRA"). These include, among others, the right to know what is in your file; to dispute incomplete or inaccurate information; and to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information. For more information about the FCRA, please visit <https://www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf> or www.ftc.gov.

Place a Fraud Alert on Your Credit or Consumer File: To protect yourself from possible identity theft, consider placing a fraud alert on your credit file. A fraud alert helps protect you against the possibility of an identity thief opening new credit accounts in your name. When a merchant checks the credit history of someone applying for credit, the merchant gets a notice that the applicant may be a victim of identity theft. The alert notifies the merchant to take steps to verify the identity of the applicant. You can report potential identity theft to all three of the major credit bureaus by calling any one of the toll-free fraud numbers below. You will reach an automated telephone system that allows you to flag your file with a fraud alert at all three bureaus. You can flag your consumer file with ChexSystems online by visiting the website and registering for a Secure Consumer Portal Account or call the toll-free number below for more information.

Equifax	P.O. Box 740241 Atlanta, Georgia 30374-0241	1-800-525-6285	www.equifax.com
Experian	P.O. Box 9554 Allen, Texas 75013	1-888-397-3742	www.experian.com
TransUnion	Fraud Victim Assistance Division P.O. Box 2000 Chester, Pennsylvania 19016	1-800-680-7289	www.transunion.com
ChexSystems	Consumer Relations P.O. Box 583399 Minneapolis, MN 55458	1-888-478-6536	www.chexsystems.com

Place a Security Freeze on Your Credit or Consumer File. You have the right to place a “security freeze” on your credit file. A security freeze generally will prevent creditors from accessing your credit file at the three nationwide credit bureaus without your consent. You can request a security freeze free of charge by contacting the credit bureaus. You can also place a security freeze on your ChexSystems consumer file by contacting ChexSystems directly.

Equifax	P.O. Box 740241 Atlanta, Georgia 30374-0241	www.equifax.com
Experian	P.O. Box 9554 Allen, Texas 75013	www.experian.com
TransUnion	Fraud Victim Assistance Division P.O. Box 2000 Chester, Pennsylvania 19016	www.transunion.com
ChexSystems	Consumer Relations P.O. Box 583399 Minneapolis, MN 55458	www.chexsystems.com

The consumer reporting agencies may require that you provide proper identification prior to honoring your request. In order to request a security freeze, you will need to provide the following information:

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.),
2. Social Security number,
3. Date of birth,
4. If you have moved in the past five (5) 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.), and
7. If you are a victim of identity theft, include a copy of either the police report, investigative report, or complaint to law enforcement agency concerning identity theft.

Placing a security freeze on your file may delay, interfere with, or prevent timely approval of any requests you make for credit, loans, employment, housing, or other services. For more information regarding credit freezes, please contact the credit reporting agencies directly.

Contact the U.S. Federal Trade Commission: If you detect any incident of identity theft or fraud, promptly report the incident to your local law enforcement authorities, your state Attorney General and the Federal Trade Commission ("FTC").

You can learn more about how to protect yourself from becoming an identity theft victim (including how to place a fraud alert or security freeze) by contacting the FTC:

Federal Trade Commission
Consumer Response Center
600 Pennsylvania Avenue, NW
Washington, DC 20580
1-877-IDTHEFT (438-4338)
www.ftc.gov/idtheft

For District of Columbia Residents: You can obtain information from the FTC and the Office of the Attorney General for the District of Columbia about steps to take to avoid identity theft. You can contact the D.C. Attorney General at: 400 6th Street, NW, Washington, DC 20001, 202-727-3400, www.oag.dc.gov.

For Iowa Residents: State law advises you to report any suspected identity theft to law enforcement or to the Attorney General. The Iowa Attorney General's Office can be reached at: Iowa Attorney General's Office, Director of Consumer Protection Division, 1305 E. Walnut Street, Des Moines, IA 50319, 1+515-281-5926, www.iowaattorneygeneral.gov.

For Maryland Residents: You can obtain information from the Maryland Office of the Attorney General about steps you can take to help prevent identity theft. You can contact the Maryland

Attorney General at: 200 St. Paul Place, Baltimore, MD 21202, 888-743-0023,
www.oag.state.md.us.

For Massachusetts Residents: You have a right to request from us a copy of any police report filed in connection with 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. As noted above, you also have the right to place a security freeze on your credit report at no charge.

For New York Residents: You may also contact the following state agencies for information regarding security breach response and identity theft prevention and protection information:

New York Attorney General's Office
Bureau of Internet and Technology
(212) 416-8433
<https://ag.ny.gov/internet/resource-center>

NYS Department of State's Division of Consumer Protection
(800) 697-1220
<https://www.dos.ny.gov/consumerprotection>

For North Carolina Residents: You can obtain information from the Federal Trade Commission and the North Carolina Office of the Attorney General about steps you can take to help prevent identity theft. You can contact the North Carolina Attorney General at: 9001 Mail Service Center, Raleigh, NC 27699, 1-877-566-7226, www.ncdoj.gov.

For Oregon Residents: State laws advise you to report any suspected identity theft to law enforcement, as well as the Federal Trade Commission. You can contact the Oregon Attorney General at: Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301, (877) 877-9392, www.doj.state.or.us.

For Rhode Island Residents: You can obtain information from the Rhode Island Office of the Attorney General about steps you can take to help prevent identity theft. You can contact the Rhode Island Attorney General at: 150 South Main Street, Providence, RI 02903, (401) 274-4400, www.riag.ri.gov. As noted above, you have the right to place a security freeze on your credit report at no charge but note that consumer reporting agencies may charge fees for other services. There is approximately one (1) Rhode Island resident(s) that may be impacted by this event.