



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

<<first\_name>> <<middle\_name>> <<last\_name>> <<suffix>>  
 <<address\_1>>  
 <<address\_2>>  
 <<city>>, <<state\_province>> <<postal\_code>>  
 <<country>>

## NOTICE OF DATA BREACH

Dear <<First\_Name>> <<Last\_Name>>,

Colony Bank is contacting you regarding an incident involving a file transfer tool called MOVEit Transfer used by one of our service providers. A recent data breach through MOVEit Transfer may have resulted in some of your personal information being accessed by a third party. This incident did not involve or affect Colony Bank's network or IT systems and is not the result of a vulnerability with Colony or our service provider.

We understand the significance of safeguarding and ensuring the security of your personal information. We also recognize the concern this incident may cause. At this time, we have no evidence that your personal information has been used in an unauthorized way, but we are sending this letter to provide you with information about this event, our response and additional measures you can take to help protect your information, including identity monitoring and theft resolution services we are offering to you at no charge.

### What We Are Doing.

We wanted to notify you of this incident and assure you that we take it seriously. Upon learning of this vulnerability, our service provider immediately suspended use of the MOVEit Transfer tool, and it remained disabled until our service provider received and implemented a software patch to remediate the issue. In addition to launching an immediate investigation, our service provider has taken additional steps to assess the security of its systems and to assist us with notifying potentially affected customers. In addition, our service provider also mobilized a technical response team to examine the relevant MOVEit Transfer systems and ensure that there were no further vulnerabilities.

### What You Can Do.

While we are unaware of any identity theft or fraud as a result of this event, we have arranged for you to receive complimentary identity monitoring services through Kroll for two years.

For more information on identity theft prevention, including instructions on how to activate your identity monitoring, as well as some additional steps you can take for your protection, please review Attachment A (**Steps You Can Take To Help Protect Personal Information**) that follows this letter.

Regardless of whether you elect to activate the identity monitoring service, we strongly recommend that you remain vigilant and regularly review and monitor all of your credit history to guard against any unauthorized transactions or activity. We also recommend that you closely monitor your account statements and notify us or any other of your financial institutions if you suspect any unauthorized activity.

### For More Information.

Please be assured that we are taking steps to address the incident and to help protect the security of your data. If you have any questions about this notice or the incident, please feel free to contact Kroll Monitoring Services at **(866) 731-2256**, Monday through Friday from 8:00 a.m. to 5:30 p.m. Central Time, excluding major U.S. holidays.

Sincerely,

<<b2b\_text\_1 (Data Owner Name)>>

**IMPORTANT:** This is your primary notification from Colony Bank regarding this incident. If you receive texts or calls from an unknown number requesting you to call them to verify a charge or asking for other personal information, immediately hang up and call us directly at 1-800-873-6404.

## **ATTACHMENT A**

### **STEPS YOU CAN TAKE TO HELP PROTECT PERSONAL INFORMATION**

#### **Enroll in Kroll's Monitoring Services**

To help relieve concerns and restore confidence following this event, we have secured the services of Kroll to provide identity monitoring at no cost to you for 24 months. Kroll is a global leader in risk mitigation and response, and their team has extensive experience helping people who have sustained an unintentional exposure of confidential data. Your identity monitoring services include Credit Monitoring, Fraud Consultation, and Identity Theft Restoration.<sup>1</sup>

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

You have until <<b2b\_text\_6 (Activation Deadline)>> to activate your identity monitoring services.

Membership Number: <<Membership Number (S\_N)>>

For more information about Kroll and your Identity Monitoring services, you can visit [info.krollmonitoring.com](http://info.krollmonitoring.com).

### **TAKE ADVANTAGE OF YOUR 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.

#### **Fraud Consultation**

You have unlimited access to consultation with a Kroll fraud specialist. Support includes showing you the most effective ways to help 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.

### **ADDITIONAL STEPS YOU CAN TAKE**

To help protect against possible fraud, identity theft or other financial loss, we encourage you to remain vigilant, to review your account statements and to monitor your credit reports. Provided below are the names and contact information for the three major U.S. credit bureaus and additional information about steps you can take to obtain a free credit report, and place a fraud alert or security freeze on your credit report. If you believe you are a victim of fraud or identity theft you should consider contacting your local law enforcement agency, your state's Attorney General, or the Federal Trade Commission.

### **INFORMATION ON OBTAINING A FREE CREDIT REPORT**

U.S. residents are entitled under U.S. law to one free credit report annually from each of the three major credit bureaus. To order your free credit reports, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call toll-free (877) 322-8228.

<sup>1</sup> 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.

## INFORMATION ON IMPLEMENTING A FRAUD ALERT, CREDIT FREEZE, OR CREDIT LOCK

To place a fraud alert, credit freeze, or credit lock on your credit report, you must contact the three consumer reporting agencies below:

Equifax:	Experian:	TransUnion:
Equifax Information Services LLC	Credit Fraud Center	Fraud Victim Assistance Department
P.O. Box 105788	P.O. Box 9554	P.O. Box 2000
Atlanta, GA 30348	Allen, TX 75013	Chester, PA 19022-2000
1-888-298-0045	1-888-397-3742	1-800-680-7289
<a href="http://www.equifax.com">www.equifax.com</a>	<a href="http://www.experian.com">www.experian.com</a>	<a href="http://www.transunion.com">www.transunion.com</a>

**Fraud Alert:** Consider contacting the three major consumer reporting agencies at the addresses above to place a fraud alert on your credit report. A fraud alert indicates to anyone requesting your credit file that you suspect you are a possible victim of fraud. A fraud alert does not affect your ability to get a loan or credit. Instead, it alerts a business that your personal information might have been compromised and requires that business to verify your identity before issuing you credit. Although this may cause some short delay if you are the one applying for the credit, it might help protect against someone else obtaining credit in your name.

To place a fraud alert, contact any of the three major consumer reporting agencies listed above and request that a fraud alert be put on your file. The agency that you contacted must notify the other two agencies. A fraud alert is free and lasts 90 days, but can be renewed.

**Credit Freeze:** A credit freeze prohibits a consumer reporting agency from releasing any information from a consumer's credit report until the freeze is lifted. When a credit freeze is in place, no one—including you—can open a new account. As a result, 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.

Placing a credit freeze is free. To place a credit freeze, contact all three consumer reporting agencies listed above and provide the personal information required by each agency to place a freeze, which may include:

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, 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, a copy of either a police report, investigative report, or complaint to a law enforcement agency concerning identity theft.

When you place a credit freeze, you will be provided a PIN to lift temporarily or remove the credit freeze. A credit freeze generally lasts until you lift or remove it, although in some jurisdictions it will expire after seven years.

**Credit Lock:** Like a credit freeze, a credit lock restricts access to your credit report and prevents anyone from opening an account until unlocked. Unlike credit freezes, your credit can typically be unlocked online without delay. To lock your credit, contact all three consumer reporting agencies listed above and complete a credit lock agreement. The cost of a credit lock varies by agency, which typically charges monthly fees.

## ADDITIONAL INFORMATION

**Massachusetts Residents:** Under Massachusetts law, you have the right to obtain any police report filed in connection to the 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.

Consumers may further educate themselves regarding identity theft, fraud alerts, credit freezes, and the steps they can take to protect your personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or their state attorney general. The Federal Trade Commission may be reached at: 600 Pennsylvania Avenue NW, Washington, D.C. 20580; [www.identitytheft.gov](http://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. Consumers can obtain further information on how to file such a complaint by way of the contact information listed above. Consumers have the right to file a police report if they ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, consumers will likely need to provide some proof that they have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement and the relevant state attorney general. This notice has not been delayed by law enforcement.