March 5, 2021 Notice of Data Security Incident

Account Number xxxxxxxx

Addr1

Addr2

Addr3

Addr4

Dear XXXX

Automatic Funds Transfer Services Inc (AFTS) is writing to inform you of a data security breach that involved your personal information. You have entrusted AFTS with the security of your personal information and we take this responsibility very seriously. It has become apparent our network was accessed by an unauthorized actor. Automatic Funds Transfer Services Inc. wishes to be as transparent as possible with regard to this intrusion incident which has impacted your protected information. The goal of this letter is to provide information about the data security breach as well as steps you can take to protect your information as we move forward in combating these malicious actors.

**What happened:** On February 4th, 2021, AFTS servers were the target of a ransomware attack by a malicious actor. Automatic Funds Transfer Services Inc. discovered the breach at 4:00AM and immediate took our entire network offline by 10 AM that day. Within 4 hours of discovery AFTS hired a reputable forensic Information Technology company to respond to the ongoing threat of this computer virus. This forensic Information Technology company was tasked with analyzing the extent of the infection of the network virus and determining the types of personal identifying information acquired without authorization. A report was filed with the Cyber Crimes Unit of the Federal Bureau of Investigations.

**What information was involved:** The Name(s), email addresses, and bank account numbers of our Loan Servicing customers who utilize payments through Automated Clearing House (ACH).

**What information was NOT involved**: Social Security numbers, birthdates, driver’s license numbers, state ID numbers, Credit Card information, and mailing addresses was not impacted.

**What we are doing:** Automatic Funds Transfer Services Inc. discontinued working with the previous network security provider and immediate hired a reputable IT company to build a brand-new network from the ground up. This new network features enhanced security measures designed to reduce the risk of any future incidents.

**What steps you can take:** AFTS encourages you to remain vigilant by reviewing your personal bank account statements to balance your account and detect errors resulting from any unauthorized activity.

**Who do I contact if I have questions?:** Please contact Automatic Funds Transfer Services Inc. Compliance Officer Jason Feldman, toll free at 1-800-275-2033 x212, mail: PO Box 34108, Seattle, WA 98124-1108 or at https://www.afts.com.

Sincerely yours,

Eric Johnson, President

**For more information:** AFTS always recommends that you place a fraud alert on your credit file even though it appears no Social Security information was impacted by this data breach. Fraud alerts tell creditors to contact you before they open any new accounts or change your existing accounts. You can call any one of the three major credit bureaus whose information is below. As soon as one credit bureau confirms your fraud alert, the others are notified to place fraud alerts. The initial fraud alert stays on your credit report for one year. You can renew it after one year.

Equifax: https://www.equifax.com or 1-800-685-1111, P.O. Box 105069 Atlanta, GA 30348

Experian: https://www.experian.com or 1-888-397-3742, P.O. Box 9554 Allen, TX 75013

TransUnion: https://www.transunion.com or 1-888-909-8872, P.O. Box 2000 Chester, PA 19016

Request that all three credit reports be sent to you, free of charge, for your review. Even if you do not find any suspicious activity on your initial credit reports, the Federal Trade Commission (FTC) recommends that you check your credit reports periodically. Thieves may hold stolen information to use at different times. Checking your credit reports periodically can help you spot problems and address them quickly.

The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. You can obtain further information on how to file such a complaint by reviewing the Credit Bureaus contact information listed above.

You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement and your state Attorney General.

If your personal information has been misused, visit the FTC’s site at https://identitytheft.gov to get recovery steps and to file an identity theft complaint. Your complaint will be added to the FTC’s Consumer Sentinel Network, where it will be accessible to law enforcers for their investigations.

You have rights pursuant to the Fair Credit Reporting Act, such as:

1. the right to be told if information in your credit file has been used against you
2. the right to know what is in your credit file
3. the right to ask for your credit score, and
4. the right to dispute incomplete or inaccurate information.

Further, pursuant to the Fair Credit Reporting Act, the consumer reporting agencies must:

1. correct or delete inaccurate, incomplete, or unverifiable information;
2. consumer reporting agencies may not report outdated negative information;
3. access to your file is limited; you must give your consent for credit reports to be provided to employers;
4. you may limit “prescreened” offers of credit and insurance you get based on information in your credit report; and
5. you may seek damages from a violator.

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. You can review your rights pursuant to the Fair Credit Reporting Act by visiting www.consumerfinance.gov/f/201504\_cfpb\_summary\_your-rights-under-fcra.pdf, or by writing Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

You can further educate yourself regarding identity theft, fraud alerts, security freezes, and the steps you can take to protect yourself, by contacting the consumer reporting agencies, the Federal Trade Commission, or your state Attorney General listed below.

**The Federal Trade Commission:** 600 Pennsylvania Avenue NW, Washington, DC 20580, www.identitytheft.gov, 1-877-ID-THEFT (1-877-438-4338); TTY: 1-866-653-4261.

**Alabama Residents:** Office of Attorney General, 501 Washington Ave, Montgomery, AL, 36104, [www.alabamaag.gov](http://www.alabamaag.gov), Telephone 1-800-392-5658

**Alaska Residents:** *Alaska Department of Law - Civil Division, 1031 W. 4th Avenue, Suite 200  
Anchorage, AK 99501-1994,* [*www.law.alaska.gov*](http://www.law.alaska.gov)*, Telephone 907-269-5100*

**Arkansas Residents:** *323 Center Street, Suite 200, Little Rock AR 72201,* [*www.ag.ark.org*](http://www.ag.ark.org/) *, Telephone 501-682-2007*

**Arizona Residents:** *Office of Attorney General, 2005 N Central Ave, Phoenix, AZ 85004-2926.* [*www.azag.gov*](http://www.azag.gov)*, Telephone 602-542-5025*

**California Residents:** Office of the Attorney General 1300 "I" Street Sacramento, CA 95814-2919.  
Visit the California Office of Privacy Protection (www.oag.ca.gov/privacy) for additional information on protection against identity theft. Telephone: 916-445-9555

**Colorado Residents:** Office of the Attorney General, 1300 Broadway, 10th Floor Denver, CO 80203, [www.coag.gov](http://www.coag.gov), Telephone 720-508-6000

**Connecticut Residents:** Office of the Attorney General, or file reports of phishing, identity theft, fraud or scams at [www.dir.ct.gov/ag/complaint](http://www.dir.ct.gov/ag/complaint/), Telephone: 860-808-5420,

**Delaware Residents:** Department of Justice, Carvel State Building 820 N. French St.,Wilmington, DE 19801, wwwattorneygeneral.delaware.gov, Telephone: 302-577-8400

**Florida Residents:** Office of the Attorney General State of Florida PL-01 The Capitol,  
Tallahassee, FL 32399-1050, [www.myfloridalegal.com](http://www.myfloridalegal.com), Telephone: 866-966-7226

**Georgia Residents:** Office of the Attorney General, 206 Washington Street  
Suite 203, State Capitol, Atlanta, GA 30334, gov.georgia.gov/contacts/georgia-attorney-general-chris-carr, Telephone: 404-656-1776

**Iowa Residents:** Office of the Attorney General of Iowa, Hoover State Office Building, 1305 E. Walnut Street, Des Moines, IA 50319, [www.iowaattorneygeneral.gov](http://www.iowaattorneygeneral.gov), Telephone 888-777-4590

**Illinois Residents:** Office of the Attorney General, 100 West Randolph Street Chicago, IL 60601, [www.illinoisattorneygeneral.gov](http://www.illinoisattorneygeneral.gov), Telephone: 1-800-964-3013

**Indiana Residents:** Office of the Indiana Attorney General, Indiana Government Center South, 302 W. Washington St., 5th Floor, Indianapolis, IN 46204, [www.in.gov/attorneygeneral/](http://www.in.gov/attorneygeneral/), Telephone: (317) 232-6201

**Kansas Residents:** Kansas Attorney General Derek Schmidt. 120 SW 10th Ave., 2nd Floor Topeka, KS 66612, [www.ag.ks.gov](http://www.ag.ks.gov), Telephone: 1-888-428-8436

**Kentucky Residents:** Office of the Attorney General of Kentucky, 700 Capitol Avenue, Suite 118 Frankfort, Kentucky 40601, www.ag.ky.gov, Telephone: 1-502-696-5300.

**Louisiana Residents:** Office of the Attorney General, Post Office Box 94005, Baton Rouge, LA 70804, [www.ladoj.ag.state.la.us](http://www.ladoj.ag.state.la.us), Telephone: 1-877-297-0995

**Massachusetts Residents:** Office of the Attorney General, 1 Ashburton Place, 20th Floor, Boston, MA 02108, [www.mass.gov/contact-the-attorney-generals-office](http://www.mass.gov/contact-the-attorney-generals-office), Telephone: 617-727-2200

**Maryland Residents:** Office of the Attorney General of Maryland, Consumer Protection Division 200 St. Paul Place Baltimore, MD 21202, www.oag.state.md.us/Consumer, Telephone: 1-888-743-0023.

**Maine Residents:** Office of the Attorney General, 6 State House Station Augusta, ME 04333, [www.maine.gov/ag/](http://www.maine.gov/ag/), Telephone: 207-626-8800

**Michigan Residents:** Office of the Attorney General, G. Mennen Williams Building, 525 W. Ottawa Street. P.O. Box 30212, Lansing, MI 48909, [www.michigan.gov/ag/](http://www.michigan.gov/ag/), Telephone: 517-335-7622

**Minnesota Residents:** Office of the Attorney General, 445 Minnesota Street, Suite 1400, St. Paul, MN 55101-2131, [www.ag.state.mn.us](http://www.ag.state.mn.us), Telephone: 800-657-3787

**Missouri Residents:** Office of the Attorney General, Supreme Court Building, 207 W. High St., P.O. Box 899, Jefferson City, MO 65102, [www.ago.mo.gov](http://www.ago.mo.gov), Telephone 573-751-3321

**Mississippi Residents:** Office of Attorney General, P.O. Box 220, Jackson, MS 39205, [www.ago.state.ms.us](http://www.ago.state.ms.us), Telephone 601-359-3680

**Montana Residents:** Office of the Attorney General, Justice Building, Third Floor, 215 North Sanders, P.O. Box 201401, Helena, MT 59620-1401, [www.dojmt.gov/agooffice](http://www.dojmt.gov/agooffice), Telephone: 406-444-2026

**North Carolina Residents:** Office of the Attorney General of North Carolina, Consumer Protection Division, 9001 Mail Service Center Raleigh, NC 27699-9001, www.ncdoj.gov, Telephone: 1-919-716-6400, 877-566-7226 (toll free within NC).

**Nebraska Residents:** Nebraska Attorney General's Office, 2115 State Capitol, PO Box 98920, Lincoln, NE 68509, [www.ago.nebraska.gov](http://www.ago.nebraska.gov), Telephone: 402-471-2683

**New Hampshire Residents:** NH Department of Justice**,** Gordon J. MacDonald, Attorney General, 33 Capitol Street, Concord, NH 0330, [www.doh.nh.gov](http://www.doh.nh.gov), Telephone: 603-271-3658

**New Jersey Residents:** Office of The Attorney General,RJ Hughes Justice Complex, 25 Market Street, Box 080, Trenton, NJ 08625-0080, [www.nj.gov/oag](http://www.nj.gov/oag), Telephone 609-292-4925

**New Mexico Residents:** Office of The Attorney General, 408 Galisteo Street, Villagra Building, Santa Fe, NM 87501​, [www.nmag.gov](http://www.nmag.gov), Telephone: 844-255-9210

**New York Residents:** Office of the Attorney General, The Capitol, Albany, NY 12224-0341, [www.ag.ny.gov](http://www.ag.ny.gov), Telephone: 800-771-7755

**Ohio Residents:** Office of the Attorney General, 30 E. Broad St., 14th Floor Columbus, OH 43215, [www.ohioattorneygeneral.gov](http://www.ohioattorneygeneral.gov), Telephone: 800-282-0515

**Oregon Residents:** Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096, www.doj.state.or.us, Telephone: 877-877-9392

**Rhode Island Residents:** Office of the Attorney General, 150 South Main Street, Providence, Rhode Island 02903, www.riag.ri.gov, Telephone: 401-274-4400. Under Rhode Island law, you have the right to obtain any police report filed in regard to this incident.

**South Dakota Residents:** Office of the Attorney General, 1302 E Hwy 14, Suite 1, Pierre SD 57501-8501, [www.atg.sd.gov](http://www.atg.sd.gov), Telephone 800-300-1986

**Tennessee Residents:** Office of the Attorney General and Reporter, P.O. Box 20207, Nashville, TN 37202-0207, [www.tn.gov/attorneygeneral](http://www.tn.gov/attorneygeneral), Telephone: 615-741-3491

**Texas Residents:** Office of the Attorney General, PO Box 12548, Austin, TX 78711-2548, [www.texasattorneygeneral.gov](http://www.texasattorneygeneral.gov), Telephone: 800-621-0508

**Vermont Residents:** Attorney General's Office, 202 North Ninth Street, Richmond, Virginia 23219, [www.oag.state.va.us](http://www.oag.state.va.us), Telephone: 800-552-9963

**Washington D.C. Residents:** Office of Attorney General for the District of Columbia can be reached at: 441 4thStreet NW, Suite 1100 South, Washington, D.C. 20001, <https://oag.dc.gov>, Telephone: 202-442-9828

**Washington State Residents:** Office of the Attorney General,1125 Washington ST SE, PO Box 40100, Olympia, WA 98504, Visit the Washington State Attorney General Identity Theft/Privacy page ([www.atg.wa.gov/identity-theftprivacy](http://www.atg.wa.gov/identity-theftprivacy)) for more information. Telephone: 360-753-6200

**Wisconsin Residents:** Wisconsin Department of Justice, P.O. Box 7857, Madison, WI 53707-7857, [www.doj.state.wi.us/ag](http://www.doj.state.wi.us/ag), Telephone: 608-266-1221