

Appendix

TGB completed an investigation into the unauthorized access to two of its email accounts. Upon discovering the incident, TGB took steps to secure its network and began the investigation. A cybersecurity firm was engaged to assist. The investigation determined that an unauthorized person gained access to the employee email accounts between January 13, and February 22, 2021. TGB conducted a thorough review of the data in that email accounts. On April 20, 2022, TGB determined that the emails and attachments contained the personal information of approximately one Maine resident, including the individual's name, Social Security number, and account number.

Beginning today, TGB will mail a notification letter to the Maine resident via U.S. First-Class mail in accordance with Me. Rev. Stat. Tit. 10, §1348.¹ A sample copy of the notification letter is enclosed. TGB is offering the Maine resident whose Social Security number is involved one year of complimentary credit monitoring, and identity protection services through IDX. TGB has also established a dedicated, toll-free call center for individuals to call with questions regarding the incident.

To reduce the risk of a similar incident from occurring in the future, TGB is taking steps to enhance already existing security measures by implementing enhanced network monitoring tools.

¹ This report does not waive TGB's objection that Maine lacks regulatory authority over it related to any claims that may arise from this incident.



Return to IDX
P.O. Box 1907
Suwanee, GA 30024

Credit Monitoring Enrollment
To Enroll, Please Visit:
<https://app.idx.us/account-creation/protect>
Enrollment Code: <<XXXXXXXXXX>>
Enrollment Deadline: August 31, 2022

<<Name 1>> <<Name 2>>
<<Address 1>> <<Address 2>>
<<City>>, <<State>> <<Zip>>

May 31, 2022

Dear <<Name 1>> <<Name 2>>:

Texas Gulf Bank N.A. (“TGB”) understands the importance of protecting information. We are writing to inform you that we identified and addressed a security incident that involved some of your information. This notice explains the incident, outlines the measures we have taken in response, and provides some additional steps you can take to protect your personal information.

On January 29, 2021 and February 22, 2021, we became aware of two separate incidents involving two email accounts on our network. We immediately began an investigation and measures were taken to address the incidents.

Our investigation revealed that there was unauthorized access on two Texas Gulf Bank email accounts during two separate occasions. The first incident took place between January 13, 2021 and January 29, 2021. The second incident took place between February 17, 2021, and February 22, 2021. After a thorough search of the email accounts and with the assistance of a cybersecurity firm, we determined on April 20, 2022, that one or more of the emails or attachments may have been involved in the incident containing your name and <<variable text>>.

As a precaution, we are offering you credit monitoring and identity protection services through the company IDX at no cost to you. These identity protection services include <<one year / two years>> of credit and CyberScan monitoring, a \$1,000,000 insurance reimbursement policy, and fully managed identity theft recovery services. These services are completely free to you, and enrolling in this program will not hurt your credit score. **For more information on these services, including instructions on how to activate your complimentary <<one year / two years>> membership, please visit <https://app.idx.us/account-creation/protect> or call 1-833-909-4425 and use the Enrollment Code provided above. Please note the deadline to enroll is August 31, 2022.** For more information on identity protection and steps you can take in response, please see the additional information provided with this letter.

We take your trust in us and this matter very seriously. To help prevent future incidences, we are taking steps to enhance our existing security measures by, among other things, implementing enhanced network monitoring tools. If you have any questions, please call 1-833-909-4425, Monday through Friday, between 8:00 a.m. and 8:00 p.m. Central Time.

Sincerely,

James F. Brown, Jr.
CEO
Texas Gulf Bank N.A.

ADDITIONAL STEPS YOU CAN TAKE

We remind you it is always advisable to be vigilant for incidents of fraud or identity theft by reviewing your account statements and free credit reports for any unauthorized activity. You may obtain a copy of your credit report, free of charge, once every 12 months from each of the three nationwide credit reporting companies. To order your annual free credit report, please visit www.annualcreditreport.com or call toll free at 1-877-322-8228. Contact information for the three nationwide credit reporting companies is as follows:

- *Equifax*, PO Box 740241, Atlanta, GA 30374, www.equifax.com, 1-800-685-1111
- *Experian*, PO Box 2002, Allen, TX 75013, www.experian.com, 1-888-397-3742
- *TransUnion*, PO Box 2000, Chester, PA 19016, www.transunion.com, 1-800-916-8800

If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should immediately contact the Federal Trade Commission and/or the Attorney General's office in your state. You can obtain information from these sources about steps an individual can take to avoid identity theft as well as information about fraud alerts and security freezes. You should also contact your local law enforcement authorities and file a police report. Obtain a copy of the police report in case you are asked to provide copies to creditors to correct your records. Contact information for the Federal Trade Commission is as follows:

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

Fraud Alerts and Credit or Security Freezes:

Fraud Alerts: There are two types of general fraud alerts you can place on your credit report to put your creditors on notice that you may be a victim of fraud—an initial alert and an extended alert. You may ask that an initial fraud alert be placed on your credit report if you suspect you have been, or are about to be, a victim of identity theft. An initial fraud alert stays on your credit report for one year. You may have an extended alert placed on your credit report if you have already been a victim of identity theft with the appropriate documentary proof. An extended fraud alert stays on your credit report for seven years.

To place a fraud alert on your credit reports, contact one of the nationwide credit bureaus. A fraud alert is free. The credit bureau you contact must tell the other two, and all three will place an alert on their versions of your report.

For those in the military who want to protect their credit while deployed, an Active Duty Military Fraud Alert lasts for one year and can be renewed for the length of your deployment. The credit bureaus will also take you off their marketing lists for pre-screened credit card offers for two years, unless you ask them not to.

Credit or Security Freezes: You have the right to put a credit freeze, also known as a security freeze, on your credit file, free of charge, which makes it more difficult for identity thieves to open new accounts in your name. That's because most creditors need to see your credit report before they approve a new account. If they can't see your report, they may not extend the credit.

How do I place a freeze on my credit reports? There is no fee to place or lift a security freeze. Unlike a fraud alert, you must separately place a security freeze on your credit file at each credit reporting company. For information and instructions to place a security freeze, contact each of the credit reporting agencies at the addresses below:

- **Experian Security Freeze**, PO Box 9554, Allen, TX 75013, www.experian.com
- **TransUnion Security Freeze**, PO Box 2000, Chester, PA 19016, www.transunion.com
- **Equifax Security Freeze**, PO Box 105788, Atlanta, GA 30348, www.equifax.com

You'll need to supply your name, address, date of birth, Social Security number and other personal information. After receiving your freeze request, each credit bureau will provide you with a unique PIN (personal identification number) or password. Keep the PIN or password in a safe place. You will need it if you choose to lift the freeze.

How do I lift a freeze? A freeze remains in place until you ask the credit bureau to temporarily lift it or remove it altogether. If the request is made online or by phone, a credit bureau must lift a freeze within one hour. If the request is made by mail, then the bureau must lift the freeze no later than three business days after getting your request.

If you opt for a temporary lift because you are applying for credit or a job, and you can find out which credit bureau the business will contact for your file, you can save some time by lifting the freeze only at that particular credit bureau. Otherwise, you need to make the request with all three credit bureaus.

If your health insurance or medical information was involved: It is always advisable to review any statements you may receive from your health insurer or healthcare providers. If you see charges for services that you did not receive, contact your insurer or provider immediately.