



Return mail will be processed by: IBC  
PO Box 847 • Holbrook, NY 11741

FIRST\_NAME LAST\_NAME  
ADDRESS1  
CITY, STATE zip

July 28, 2023

## NOTICE OF DATA BREACH

Dear First\_Name Last\_Name:

At Bank of the Rockies, we take seriously our relationship with you, and for that reason we are reaching out with information on a cyberattack we experienced in late March affecting a portion of our email system. This attack may have exposed some of your personal information. In response, we have taken a variety of measures to bolster our security and are providing you this notice with details about additional steps you can take.

### WHAT HAPPENED

On April 4, 2023, we determined that an unauthorized third party gained access to a limited portion of our email system between March 30, 2023, and April 4, 2023. After discovering the incident, we promptly took steps to terminate that access and began working with outside experts to investigate. While that work was underway, we retained a data-review firm to identify individuals whose information may have been in the affected emails. The review firm provided those results on June 28, 2023, and we have worked since then to identify correct addresses for those individuals.

### WHAT INFORMATION WAS INVOLVED

Our investigation determined that the following types of information were present in the email accounts at issue: full name, contact information, government identification (such as Social Security or driver's license number), and financial information (such as your bank account number but not any security or access code related to that account). But, importantly, we do not have confirmation that the third party actually viewed/downloaded the emails containing that data or that the affected information will be (or has been) misused.

### WHAT WE ARE DOING

We hired third-party experts to address this situation, perform an investigation into the unauthorized activity, and further secure our systems to protect your information – including changing passwords and blocking IP addresses associated with the attack. We also notified law enforcement, which did not delay this notice.

## **WHAT YOU CAN DO**

Unfortunately, in today's world cyber incidents are a regrettably common occurrence despite precautions. As we continue to further enhance our network security, we encourage you to also take action to protect your information. On the next page, we are providing information on steps you can take – including instructions for activating your free credit monitoring.

## **FOR MORE INFORMATION**

Should you have any questions or concerns, you can contact us at (866) 982-4514, and one of our representatives will be happy to assist you. Thank you for your understanding and patience.

Sincerely,

A handwritten signature in black ink, appearing to read "Michael E. Grove". The signature is fluid and cursive, with a large initial "M" and a stylized "G" at the end.

Michael E. Grove  
President CEO  
Bank of the Rockies  
2000 Prospect Avenue  
Helena, MT 59601

## ADDITIONAL STEPS YOU CAN TAKE

**Activate your complimentary credit monitoring** – To help protect you from fraud or identity theft, we are offering a complimentary one-year membership to Experian's IdentityWorks. This product helps detect possible misuse of your personal information. To register, please:

- Ensure that you **enroll by: date** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/3bcredit>
- Provide your **activation code: code**

If you have questions or want an alternative to enrolling in Experian IdentityWorks online, please contact Experian at (877) 288-8057 by **date** and provide them with the engagement number **engagement code**.

**Remain vigilant** – We encourage you to remain vigilant for fraud or identity theft by reviewing your account statements and free credit reports. You can also find additional suggestions at [www.IdentityTheft.gov](http://www.IdentityTheft.gov).

- You should confirm that your credit card company has the correct address on file for you and that all charges on the account are legitimate. If you discover errors or suspicious activity, you should immediately contact the credit card company and inform them that you have received this letter.
- You should obtain and review a free copy of your credit report by visiting [www.annualcreditreport.com](http://www.annualcreditreport.com) or calling (877) 322-8228. If the report is incorrect, you should contact the appropriate consumer reporting agency—Equifax, Experian, or TransUnion.

**Consider placing a fraud alert or security freeze on your credit file** – Consumer reporting agencies have tools you can use to protect your credit, including fraud alerts and security freezes.

- A fraud alert is a cautionary flag you can place on your credit file to notify companies extending you credit that they should take special precautions to verify your identity. You can contact any of the three consumer reporting agencies to place fraud alerts with each agency.
- A security freeze is a more dramatic step that will prevent others from accessing your credit report, which will prevent them from extending you credit. You must contact each consumer reporting agency separately to order a security freeze, and they may require you to provide them with your full name, Social Security number, date of birth, and current and previous addresses. You can obtain more information about security freezes by contacting the consumer reporting agencies or the Federal Trade Commission.

**Report suspicious activity** – If you believe you are the victim of identity theft, consider (1) notifying your Attorney General, local law enforcement, or the Federal Trade Commission; (2) filing a police report and requesting a copy of that report; and (3) visiting [IdentityTheft.gov](http://IdentityTheft.gov) to report the issue and get recovery steps.

**Contact relevant authorities** – You may contact the below resources to (1) get more information on fraud alerts or security freezes and (2) learn more about protecting yourself from fraud or identity theft.

**TransUnion**  
P.O. Box 2000  
Chester, PA 19016  
(888) 909-8872  
[www.transunion.com](http://www.transunion.com)

**Equifax**  
P.O. Box 740241  
Atlanta, GA 30374  
(800) 685-1111  
[www.equifax.com](http://www.equifax.com)

**Experian**  
P.O. Box 9701  
Allen, TX 75013  
(888) 397-3742  
[www.experian.com](http://www.experian.com)

**Federal Trade Commission**  
600 Pennsylvania Ave. NW  
Washington, DC 20580  
(202) 326-2222

**Maryland Attorney General**  
200 St. Paul Place, 25th Floor  
Baltimore, MD 21202  
(888) 743-0023  
[www.marylandattorneygeneral.gov](http://www.marylandattorneygeneral.gov)

You can also find your Attorney General's contact information at: <https://www.usa.gov/state-attorney-general>.

