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September 8, 2023

RE: NOTICE OF DATA SECURITY EVENT

Dear Valued Customer:

We are writing to provide you with information regarding a recent third-party data incident which involves the security of some of your personal information. As such, we wanted to provide you with information about the incident, explain the services that are being made available to you, and let you know that we continue to take significant measures to protect your information.


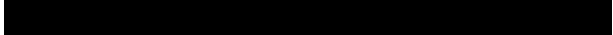
What Happened

One of our service providers received notice from one of its third-party vendors, MOVEit, regarding a security vulnerability in the MOVEit Transfer solution which is utilized by our service provider to transmit data. MOVEit reported a zero-day vulnerability in MOVEit Transfer which has been actively exploited by unauthorized actors to gain access to data stored on the MOVEit server. MOVEit has acknowledged the vulnerability and has since provided patches to remediate the exploit. There was no compromise of our service provider's or our broader network security. The Bank's systems were not involved in this incident or compromised in any way.

What We Are Doing

Upon being informed of the vulnerability, our service provider immediately took actions to mitigate and assess the scope of information potentially compromised, including engaging third-party professionals to assist in the investigation and remediation of the vulnerability. Following our service provider's investigation, they discovered on July 24, 2023 that certain files that contain your personal information were accessed and potentially removed from the service provider's network by an unauthorized party on May 29-30, 2023. We were notified of this discovery on August 9, 2023. Our service provider is not aware of any reports of identity fraud or improper use of any information as a direct result of this incident.


What Information Was Involved?

The information potentially accessible on the MOVEit server may have included your 


What You Can Do

We have no evidence that any of your information has been used to commit financial fraud. Nevertheless, out of an abundance of caution, we want to make you aware of the incident.



To help protect your identity, our service provider is 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  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.

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This letter also provides other precautionary measures you can take to protect your personal information, including placing a Fraud Alert and Security Freeze on your credit files, and obtaining a free credit report. Additionally, you should always remain vigilant in reviewing your financial account statements and credit reports for fraudulent or irregular activity on a regular basis.

For More Information

Please accept our apologies that this incident occurred. We are committed to maintaining the privacy of personal information and have taken many precautions to safeguard it. We continually evaluate and modify our practices and internal controls to enhance the security and privacy of your personal information.

If you have any further questions regarding this incident, please call the dedicated toll-free response line that has been set up to respond to questions at [REDACTED] This response line is staffed with professionals familiar with this incident and knowledgeable on what you can do to protect against misuse of your information.

– OTHER IMPORTANT INFORMATION –

1. Enrolling in Complimentary 24 months Credit Monitoring

For new member questions and assistance with enrollment, please contact the OnAlert customer care team at [REDACTED]. A credit card is not required for enrollment into OnAlert. The response line is available Monday through Friday, [REDACTED] with Saturday and Sunday hours from [REDACTED].

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 \$1M 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.

2. Placing a Fraud Alert.

Whether or not you choose to use the complimentary 24 month credit monitoring services, we recommend that you place an initial one (1) year "Fraud Alert" on your credit files, at no charge. A fraud alert tells creditors to contact you personally before they open any new accounts. To place a fraud alert, call any one of the three major credit bureaus at the numbers listed below. As soon as one credit bureau confirms your fraud alert, they will notify the others.



Equifax

P.O. Box 105069
 Atlanta, GA 30348-5069
<https://www.equifax.com/personal/credit-report-services/credit-fraud-alerts/>
 (800) 525-6285

Experian

P.O. Box 9554
 Allen, TX 75013
<https://www.experian.com/fraud/center.html>
 (888) 397-3742

TransUnion

Fraud Victim Assistance
 Department
 P.O. Box 2000
 Chester, PA 19016-2000
<https://www.transunion.com/fraud-alerts>
 (800) 680-7289

3. Consider Placing a Security Freeze on Your Credit File.

If you are very concerned about becoming a victim of fraud or identity theft, you may request a “Security Freeze” be placed on your credit file at no cost. A security freeze prohibits, with certain specific exceptions, the consumer reporting agencies from releasing your credit report or any information from it without your express authorization. You may place a security freeze on your credit report by sending a request in writing, by mail, to all three nationwide credit reporting companies. To find out more on how to place a security freeze, you can use the following contact information:

Equifax Security Freeze

P.O. Box 105788
 Atlanta, GA 30348-5788
<https://www.equifax.com/personal/credit-report-services/credit-freeze/>
 (888)-298-0045

Experian Security Freeze

P.O. Box 9554
 Allen, TX 75013
<http://experian.com/freeze>
 (888) 397-3742

TransUnion Security Freeze

P.O. Box 160
 Woodlyn, PA 19094
<https://www.transunion.com/credit-freeze>
 (888) 909-8872

In order to place the security freeze, 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 reporting company will send you a confirmation letter containing 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.

If you do place a security freeze prior to enrolling in the credit monitoring service as described above, you will need to remove the freeze in order to sign up for the credit monitoring service. After you sign up for the credit monitoring service, you may refreeze your credit file.

4. Obtaining a Free Credit Report.

Under federal law, you are entitled to one free credit report every 12 months from each of the above three major nationwide credit reporting companies. Call **1-877-322-8228** or request your free credit reports online at **www.annualcreditreport.com**. Once you receive your credit reports, review them for discrepancies. Identify any accounts you did not open or inquiries from creditors that you did not authorize. Verify all information is correct. If you have questions or notice incorrect information, contact the credit reporting company.

5. Additional Helpful Resources.

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. Checking your credit report periodically can help you spot problems and address them quickly.

If you find suspicious activity on your credit reports or have reason to believe your information is being misused, call your local law enforcement agency and file a police report. Be sure to obtain a copy of the police report, as many creditors will want the information it contains to absolve you of the fraudulent debts. You may also file a complaint with the FTC by contacting them on the web at www.ftc.gov/idtheft, by phone at 1-877-IDTHEFT (1-877-438-4338), or by mail at Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580. Your complaint will be added to the FTC's Identity Theft Data Clearinghouse, where it will be accessible to law enforcement for their investigations. In addition, you may obtain information from the FTC about fraud alerts and security freezes.

Iowa Residents: You may contact law enforcement or the Iowa Attorney General's Office to report suspected incidents of identity Theft: Office of the Attorney General of Iowa, Consumer Protection Division, Hoover State Office Building, 1305 East Walnut Street, Des Moines, IA 50319, www.iowaattorneygeneral.gov, Telephone: 515-281-5164.

Maryland Residents: You may obtain information about avoiding identity theft from the Maryland Attorney General's Office: Office of the Attorney General of Maryland, Consumer Protection Division, 200 St. Paul Place, Baltimore, MD 21202, www.oag.state.md.us/Consumer, Telephone: 888-743-0023.

Massachusetts Residents: Under Massachusetts law, you have the right to obtain a police report in regard to 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.

New York Residents: You may obtain information about preventing identity theft from the New York Attorney General's Office: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; <https://ag.ny.gov/consumer-frauds-bureau/identity-theft>; Telephone: 800-771-7755.

North Carolina Residents: You may obtain information about preventing identity theft from the North Carolina Attorney General's Office: Office of the Attorney General of North Carolina, Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699-9001, www.ncdoj.gov/, Telephone: 877-566-7226 (Toll-free within North Carolina), 919-716-6000.

Oregon Residents: You may obtain information about preventing identity theft from the Oregon Attorney General's Office: Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096, www.doj.state.or.us/, Telephone: 877-877-9392.

Washington D.C. Residents: You may obtain information about preventing identity theft from the Office of the Attorney General for the District of Columbia, 400 6th Street NW, Washington D.C. 20001, <https://oag.dc.gov/consumer-protection>, Telephone: 202-442-9828.



OnAlert™ is here to help you.

Protect yourself from identity theft.

Sign up for a free trial today: <https://onalert.info/communitytrustbank>

How OnAlert™ helps.

As cyber threats continue to increase, OnAlert offers the information, education and protection you need. Plus OnAlert has access to ChexSystems® data that no other provider in the market has today, to help make sure you're safe and secure.



Monitoring



Alerts



Restoration



Education

Identity protection helps to safeguard your good credit and overall financial wellness from growing threats.

OnAlert™ provides an all-in-one solution for all of your financial wellness needs:



Detect fraud quickly:

Monitor your personal information and be alerted if it's detected. OnAlert will alert you within 24 hours of signing up so you can quickly take action on any suspicious or fraudulent activity.



Minimize the impact of identity theft:

In the event that your personal information is stolen and used, have peace of mind knowing that OnAlert can help you quickly. With full-service restoration services, you can call a US-based expert for assistance in restoring your identity.

