



UMPQUA BANK

Consumer Banking Support
707 W Main Ave
Suite 450
Spokane, WA 99201

Re: Notice of Data Security Incident:

Dear Customer:

On Thursday June 22, we shared via email that personal information for a segment of Umpqua's customers was accessed due to a third-party vendor's exposure in the global MOVEit Transfer cybersecurity incident. **Our investigation has unfortunately revealed that your name and Social Security number were involved in this incident.** No banking information was involved, and you should continue to bank as you always do. We understand this news is frustrating and apologize for the inconvenience.

Your relationship with us is very important and safeguarding your personal and financial information is a responsibility we take seriously. We have been working closely with the involved vendor to provide 24 months of identity monitoring and theft resolution services to you at no charge. Additionally, you now have access to a toll-free dedicated call center to address questions related to the incident.

We have no evidence at this time that your personal information has been used in an unauthorized way, but we are sending this letter to:

- Communicate what happened.
- Identify the personal information involved.
- Provide details on how to enroll in 24 months of identity monitoring and theft resolution services we are offering to you **at no charge.**

What Happened

On May 31, 2023, Progress Software reported a previously unknown vulnerability in its MOVEit Transfer tool. Thousands of companies, including one of our third-party vendors, use this file transfer tool to move data files. This vendor provides technology services to many of the world's leading banks, including Umpqua. Upon notification, the vendor immediately suspended use of the MOVEit Transfer tool, and it remained disabled until they received and implemented a software patch to remediate the issue. Our vendor also launched an immediate investigation working alongside cyber experts and appropriate law enforcement agencies. On June 21, 2023, the vendor notified us that an unauthorized third party potentially accessed certain files transferred through MOVEit Transfer that contained some Umpqua Bank customer information. We then worked diligently to review the files, identify current contact information, and notify our potentially involved customers.

There is no evidence at this time that your personal information has been used in an unauthorized way.

What Information Was Involved

The personal information involved included your name and Social Security number.

What We Are Doing

Safeguarding your personal information is always our highest priority. Once Umpqua was notified of the MOVEit vulnerability, we took immediate action to confirm the security of our systems and implemented steps to further protect customer data, including launching an investigation into potential exposure among our third-party service providers.

When we learned about the potential involvement of Umpqua Bank customer information in the MOVEit Transfer incident, we immediately worked with our vendor to ensure that they had resolved the vulnerability to keep our customer information safe following the incident and moving forward. We can confirm that, upon learning of the incident, the vendor took steps to secure their environment and that they have further validated that security using a third-party forensics firm.

What You Can Do

To help protect your identity, we are offering a complimentary 24-month membership to OnAlert™ 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 <https://onalert.info/umpquabank> 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.

For new member questions and assistance with enrollment, please contact the OnAlert customer care team at (833) 919-4756. A credit card is **not** required for enrollment into OnAlert.

Once you enroll, you can contact OnAlert's customer care team **immediately** regarding any fraud issues. If you believe there was fraudulent use of your information and would like to discuss how you may be able to resolve it, an OnAlert agent will support you with investigation and resolution of each incident of potential fraud.

With OnAlert, you will have access to the following features:

- **Tri-Bureau Credit Report and Manual VantageScore® from Experian®, TransUnion®, and Equifax®***: Credit reports and scores from Experian, TransUnion, and Equifax.
- **Tri-Bureau Credit Monitoring from Experian, TransUnion, and Equifax**: Actively monitors credit bureau 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 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 \$1MM 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.

Additional Steps You Can Take

To help protect your personal information, we strongly recommend you do the following:

- Carefully review bank, credit card company, or other financial institutions as well as government institutions like the Internal Revenue Service (IRS) statements. Notify the statement sender immediately by phone and in writing if you detect any suspicious transactions or other activity you do not recognize.
- Enroll in OnAlert, the identity monitoring service that we are offering you. You will receive alerts about any effort to use your name and social security number to establish credit. The service will block that credit from being established if it is not you trying to initiate it.
- Additional steps and resources are available in the accompanying **Reference Guide**. We encourage you to read and follow these steps as well.

For More Information

Incident Information

For information about the MOVEit cybersecurity incident, please contact our vendor's dedicated call center.

1-833-919-4756

Monitoring Service Support

For support with setting up your OnAlert identity monitoring and threat resolution services, please contact the OnAlert call center.

1-833-919-4756

General Banking Information

For any other information related to your accounts or services, contact us.

1-866-486-7782

Please know that we take this matter very seriously, and we apologize for the concern and inconvenience this may cause you.

Sincerely,



Chris Merrywell
President, Consumer Banking
Umpqua Bank

REFERENCE GUIDE

In the event that you suspect that you are a victim of identity theft, we encourage you to remain vigilant and consider taking the following steps: **Order Your Free Credit Report.** To order your free credit report, visit www.annualcreditreport.com, call toll-free at 877-322-8228, or complete the Annual Credit Report Request Form on the U.S. Federal Trade Commission's website at www.ftc.gov and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. Do not contact the three credit bureaus individually; they provide your free report only through the website or toll-free number.

When you receive your credit report, review the entire report carefully. Look for any inaccuracies and/or accounts you don't recognize and notify the credit bureaus as soon as possible in the event there are any.

You have rights under the federal Fair Credit Reporting Act ("FCRA"). These include, among others, the right to know what is in your file; to dispute incomplete or inaccurate information; and to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information. For more information about the FCRA, please visit <https://www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf> or www.ftc.gov.

Place a Fraud Alert on Your Credit or Consumer File. To protect yourself from possible identity theft, consider placing a fraud alert on your credit file. A fraud alert helps protect you against the possibility of an identity thief opening new credit accounts in your name. When a merchant checks the credit history of someone applying for credit, the merchant gets a notice that the applicant may be a victim of identity theft. The alert notifies the merchant to take steps to verify the identity of the applicant. You can report potential identity theft to all three of the major credit bureaus by calling any one of the toll-free fraud numbers below. You will reach an automated telephone system that allows you to flag your file with a fraud alert at all three bureaus. You can flag your consumer file with ChexSystems online by visiting the website and registering for a Secure Consumer Portal Account or call the toll-free number below for more information.

Equifax	P.O. Box 740241 Atlanta, Georgia 30374-0241	1-800-525-6285	www.equifax.com
Experian	P.O. Box 9532 Allen, Texas 75013	1-888-397-3742	www.experian.com
TransUnion	Fraud Victim Assistance Division P.O. Box 2000 Chester, Pennsylvania 19016	1-800-680-7289	www.transunion.com
ChexSystems	Consumer Relations P.O. Box 583399 Minneapolis, MN 55458	1-888-478-6536	www.chexsystems.com

Place a Security Freeze on Your Credit or Consumer File. You have the right to place a "security freeze" on your credit file. A security freeze generally will prevent creditors from accessing your credit file at the three nationwide credit bureaus without your consent. You can request a security freeze free of charge by contacting the credit bureaus. You can also place a security freeze on your ChexSystems consumer file by contacting ChexSystems directly.

Equifax	P.O. Box 740241 Atlanta, Georgia 30374-0241	www.equifax.com
Experian	P.O. Box 9554 Allen, Texas 75013	www.experian.com
TransUnion	Fraud Victim Assistance Division P.O. Box 2000 Chester, Pennsylvania 19016	www.transunion.com
ChexSystems	Consumer Relations P.O. Box 583399 Minneapolis, MN 55458	www.chexsystems.com

The consumer reporting agencies may require that you provide proper identification prior to honoring your request. In order to request a security freeze, you will need to provide the following information:

- Your full name (including middle initial as well as Jr., Sr., II, III, etc.)
- Social Security number
- Date of birth
- If you have moved in the past five (5) years, provide the addresses where you have lived over the prior five years.
- Proof of current address, such as a current utility bill or telephone bill
- A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.)
- If you are a victim of identity theft, include a copy of either the police report, investigative report, or complaint to law enforcement agency concerning identity theft

Placing a security freeze on your file may delay, interfere with, or prevent timely approval of any requests you make for credit, loans, employment, housing or other services. For more information regarding credit freezes, please contact the credit reporting agencies directly.

Contact the U.S. Federal Trade Commission. If you detect any incident of identity theft or fraud, promptly report the incident to your local law enforcement authorities, your state Attorney General and the Federal Trade Commission ("FTC"). If you believe your identity has been stolen, the FTC recommends that you take these additional steps.

- Close the accounts that you have confirmed or believe have been tampered with or opened fraudulently. Use the FTC's ID Theft Affidavit (available at www.ftc.gov/idtheft) when you dispute new unauthorized accounts.
- File a local police report. Obtain a copy of the police report and submit it to your creditors and any others that may require proof of the identity theft crime.

You can learn more about how to protect yourself from becoming an identity theft victim (including how to place a fraud alert or security freeze) by contacting the FTC:

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

For District of Columbia Residents: You can obtain information from the FTC and the Office of the Attorney General for the District of Columbia about steps to take to avoid identity theft. You can contact the D.C. Attorney General at: 441 4th Street, NW, Washington, DC 20001, 202-727-3400, www.oag.dc.gov.

For Iowa Residents: State law advises you to report any suspected identity theft to law enforcement or to the Attorney General.

For Maryland Residents: You can obtain information from the Maryland Office of the Attorney General about steps you can take to help prevent identity theft. You can contact the Maryland Attorney General at: 200 St. Paul Place, Baltimore, MD 21202, 888-743-0023, www.oag.state.md.us.

For Massachusetts Residents: You have a right to request from us a copy of any police report filed in connection with 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. As noted above, you also have the right to place a security freeze on your credit report at no charge.

For New York Residents: You may also contact the following state agencies for information regarding security breach response and identity theft prevention and protection information:

New York Attorney General's Office
Bureau of Internet and Technology
(212) 416-8433
<https://ag.ny.gov/internet/resource-center>

NYS Department of State's Division of Consumer
Protection
(800) 697-1220
<https://www.dos.ny.gov/consumerprotection>

For North Carolina Residents: You can obtain information from the Federal Trade Commission and the North Carolina Office of the Attorney General about steps you can take to help prevent identity theft. You can contact the North Carolina Attorney General at: 9001 Mail Service Center, Raleigh, NC 27699, 1-877-566-7226, www.ncdoj.gov.

For Oregon Residents: State laws advise you to report any suspected identity theft to law enforcement, as well as the Federal Trade Commission. You can contact the Oregon Attorney General at: Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096, (877) 877-9392, www.doj.state.or.us.

For Rhode Island Residents: We believe the incident affected 26 Rhode Island residents. You can obtain information from the Rhode Island Office of the Attorney General about steps you can take to help prevent identity theft. You can contact the Rhode Island Attorney General at: 150 South Main Street, Providence, RI 02903, (401) 274-4400, www.riag.ri.gov. As noted above, you have the right to place a security freeze on your credit report at no charge, but note that consumer reporting agencies may charge fees for other services. You have the right to obtain any police report filed 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.

Vermont Residents: If you do not have internet access but would like to learn more about how to place a security freeze on your credit report, contact the Vermont Attorney General's Office at 802-656-3183 (800-649-2424 toll free in Vermont only).