



August 14, 2023

[individual name]
Individual address
Individual city state zip]

Dear [individual name]:

We are writing to inform you of a recent data security incident involving the compromise of one of Glacier Bank's business partner's secure file transfer tools used to transfer some of your personal information. At this time, we have no reason to believe that your personal information has been misused for the purpose of committing fraud or identity theft. Nevertheless, we want to provide you with guidance on what you can do to protect yourself, should you feel it is appropriate to do so.

What Happened? On May 31, 2023, Progress Software reported a previously unknown vulnerability in its MOVEit secure file transfer tool. Thousands of companies, including one of our business partners, Darling Consulting Group ("DCG"), use this file transfer tool to securely transfer data files. Upon notification, DCG immediately suspended use of the MOVEit Transfer tool and it remained disabled until DCG received and implemented a software patch to remediate the issue. DCG also launched an immediate investigation working alongside cyber experts and appropriate law enforcement agencies. The investigation revealed evidence that an unauthorized third party potentially accessed certain files transferred through MOVEit Transfer that may have contained some of your personal information. Glacier Bank's systems were not accessed during this incident and there is no evidence at this time that your personal information has been used in an unauthorized way.

What Personal Information Was Involved? The personal information involved may have included your name, Social Security number or tax identification number, account number, and account balance.

What We Are Doing. We have been working with DCG to investigate this incident and identify what information may have been involved. We are also exploring steps to help prevent a similar incident from occurring in the future, including reviewing our vendor relationships. Finally, we are notifying you of the incident so that you can take steps to protect yourself, if you feel that is appropriate, and are offering a complimentary one-year membership of Experian IdentityWorksSM Credit 3B.

What You Can Do. Customers are encouraged to set up online banking account alerts and contact Glacier Bank if you see any suspicious activity. While we are not aware of any fraud or misuse of your information, we encourage you to enroll in the free identity protection services by calling 877-288-8057 or going to <https://www.experianidworks.com/3bcredit> and using the unique Enrollment Code # [enrollment code] and Engagement # [engagement number]. Experian representatives are available Monday through Friday. You can also find more information on steps to protect yourself against identity theft or fraud in the enclosed *Additional Important Information* sheet.

Sincerely,

Glacier Bank

Additional Important Information

As a precautionary measure, we recommend that you remain vigilant to protect against potential fraud and/or identity theft by, among other things, reviewing your account statements and monitoring credit reports closely. If you detect any suspicious activity on an account, you should promptly notify the financial institution or company with which the account is maintained. You should also promptly report any fraudulent activity or any suspected incidents of identity theft to proper law enforcement authorities, including the police and your state's attorney general, as well as the Federal Trade Commission ("FTC").

You may wish to review the tips provided by the FTC on fraud alerts, security/credit freezes and steps you can take to avoid identity theft. For more information and to contact the FTC, please visit www.ftc.gov/idtheft or call 1-877-ID-THEFT (1-877-438-4338). You may also contact the FTC at Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580.

Credit Reports: You may obtain a free copy of your credit report once every 12 months from each of the three national credit reporting agencies by visiting www.annualcreditreport.com, by calling toll-free 1-877-322-8228, or by completing an Annual Credit Report Request Form and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348. You can print a copy of the request form at <https://www.annualcreditreport.com/manualRequestForm.action>.

Alternatively, you may elect to purchase a copy of your credit report by contacting one of the three national credit reporting agencies. Contact information for the three national credit reporting agencies for the purpose of requesting a copy of your credit report or for general inquiries is as follows:

Equifax 1-866-349-5191 www.equifax.com P.O. Box 740241 Atlanta, GA 30374	Experian 1-888-397-3742 www.experian.com P.O. Box 2002 Allen, TX 75013	TransUnion 1-800-888-4213 www.transunion.com P.O. Box 2000 Chester, PA 19016
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Fraud Alerts: You may want to consider placing a fraud alert on your credit report. A fraud alert is free and will stay on your credit report for one (1) year. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any new accounts in your name. To place a fraud alert on your credit report, contact any of the three national credit reporting agencies using the contact information listed above. Additional information is available at www.annualcreditreport.com.

Credit and Security Freezes: You may have the right to place a credit freeze, also known as a security freeze, on your credit file, so that no new credit can be opened in your name without the use of a PIN number that is issued to you when you initiate the freeze. A credit freeze can be placed without any charge and is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a credit freeze, potential creditors and other third parties will not be able to get access to your credit report unless you temporarily lift the freeze. Therefore, using a credit freeze may delay your ability to obtain credit. Unlike a fraud alert, you must separately place a credit freeze on your credit file at each credit reporting company. Since the instructions for how to establish a credit freeze differ from state to state, please contact the three major credit reporting companies as specified below to find out more information:

Equifax Security Freeze 1-888-298-0045 www.equifax.com P.O. Box 105788 Atlanta, GA 30348	Experian Security Freeze 1-888-397-3742 www.experian.com P.O. Box 9554 Allen, TX 75013	TransUnion Security Freeze 1-888-909-8872 www.transunion.com P.O. Box 160 Woodlyn, PA 19094
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This notification was not delayed by law enforcement. Individuals interacting with credit reporting agencies have rights under the Fair Credit Reporting Act. We encourage you to review your rights under the Fair Credit Reporting Act by visiting https://files.consumerfinance.gov/f/documents/bcfc_consumer-rights-summary_2018-09.pdf, or by requesting information in writing from the Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.