

Notice of Potential Data Breach

What Happened

On June 13, 2023, Sound Community Bank was notified by one of its trusted vendors that the vendor used MOVEit to transfer your banking information. On June 7, 2023, the Cybersecurity and Infrastructure Security Agency (CISA) and Federal Bureau of Investigation (FBI) published a joint Cybersecurity Advisory (CSA) regarding a CLOP Ransomware Gang exploitation of a MOVEit vulnerability. You may have seen news articles regarding this vulnerability, as it has impacted other financial institutions, federal and local government agencies, and big and small businesses.

Although our vendor's forensic investigation shows that your data was only downloaded one time for the valid file transfer, it is impossible to definitively determine whether CLOP was able to infect the transfer with malware and steal your data. We have no indication that your banking information was taken but we highly value your trust in us and want to be transparent when a potential breach occurs so you can take steps to protect your identity. Your banking information was uploaded to the MOVEit file transfer site on April 3, 2023. The vendor disabled the MOVEit transfer tool on May 31, 2023 until it implemented a software patch to remediate the issue. Notification to you is not delayed as a result of a law enforcement investigation.

What Information Was Involved

Your online banking information was uploaded to the MOVEit file transfer site. This includes your name, username, address, email address, account number, date of birth, Social Security number, bill pay information, and account history. Your password was not included in the file transfer.

What We Are Doing

We are working to obtain additional information from our vendor about this data security incident. We know that you depend on us to keep your information safe and we monitor and evaluate our vendors to ensure they have the same high standards.

What You Can Do

Be vigilant. Carefully review your account statements for the next 12-24 months. If you believe there is any suspicious or unauthorized activity, please contact us immediately.

Change your password. Although your password was not included in the file transfer, using a unique strong password to protect your bank account is the best way to protect your information. If you have not recently updated your username so it is unique to your Sound Community Bank online account, we also recommend that you change your username. You should not use your account number or an email address for your unique username.

Enroll in free credit monitoring through the link provided below. For more information on how to place a credit freeze and check your credit report, see the [Reference Guide](#) below.

For More Information

If you have any questions about this potential breach, please contact our Client Service Center at 1-800-458-5585 or your personal banker. Our dedicated staff are available Monday to Thursday 9:00am-5:30pm, Friday 9:00am-6:00pm, and Saturday 9:00am-1:00pm. You may also reach out directly to me.

We hope this information is useful to you and we sincerely regret any inconvenience or concern this may cause you. As your community bank, we value our individual relationship with each customer and dedicate ourselves to providing you with excellent banking services.

Sincerely,

Laurie Stewart, CEO and President
Sound Community Bank

Reference Guide

How to Order a Free Credit Report

To order your free credit report, visit www.annualcreditreport.com, call toll-free at 1-877-322-8228, or complete the Annual Credit Report Request Form on the Federal Trade Commission's website at www.consumer.ftc.gov and mail it to Annual Credit Report Request Service, PO Box 105281, Atlanta, GA 30348-5281. After obtaining your credit report, review it for any inaccuracies. If there are accounts or charges you did not authorize, notify the appropriate consumer reporting agency in writing.

How to Place 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 the victim of identity theft. The alert notifies the merchant to take steps to verify the identity of the applicant. You can place a fraud alert on your credit report by calling any one of the three largest nationwide consumer reporting agencies. For more information on fraud alerts, you may also contact the Federal Trade Commission.

How to Place a Credit Freeze

A credit freeze is designed to prevent potential creditors from accessing your credit file without your consent. Unlike with a fraud alert, you must place a credit freeze on your credit file at each consumer reporting agency individually. The consumer reporting agency may require proper identification prior to honoring your request. There is no charge to place or lift a credit freeze. For more information on credit freezes, you may contact the three nationwide consumer reporting agencies or the Federal Trade Commission.

How to Enroll in Free Credit Monitoring

To help protect your identity, we are 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 <https://bit.ly/onalertenroll-soundcommunitybank> 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 (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 \$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.

How to Contact the Consumer Reporting Agencies

Equifax Information Services LLC PO Box 740241 Atlanta, GA 30374 1-800-525-6285 www.equifax.com	Experian Inc. PO Box 9554 Allen, TX 75013 1-888-397-3742 www.experian.com	TransUnion LLC PO Box 2000 Chester, PA 19016 1-800-680-7289 www.transunion.com
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How to Contact the Federal Trade Commission

If you detect any incident of identity theft or fraud, promptly report the incident to law enforcement, the Federal Trade Commission, and your state Attorney General. You can contact the Federal Trade Commission to learn more about how to protect yourself from becoming a victim of identity theft and how to repair identity theft.

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

You can find contact information for your Attorney General here: <https://www.naag.org/find-my-ag/>