

EXHIBIT 1

We continue to represent Tri Counties Bank located at 63 Constitution Drive, Chico, California 95973, and write to supplement our October 12, 2023 correspondence. This previous notice, which includes a description of the incident, is attached hereto as *Exhibit AA*. The investigation into this matter is ongoing, and this notice will be supplemented with any new significant facts learned subsequent to its submission. By providing this notice, Tri Counties Bank does not waive any rights or defenses regarding the applicability of Maine law, the applicability of the Maine data event notification statute, or personal jurisdiction.

Nature of the Data Event

On or around February 7, 2023, Tri Counties Bank became aware of suspicious activity on its computer network. Tri Counties Bank immediately launched an investigation and determined that its internal bank network had been infected with malware which prevented access to certain files on its network. Through its investigation, Tri Counties Bank determined that, between February 7, 2023, and February 8, 2023, an unauthorized actor may have had access to certain systems that stored personal information. Although Tri Counties Bank has no evidence of any identity theft or fraud in connection with this incident, it undertook an extensive review of the impacted documents to determine what, if any, personal information may have been contained within them, and contact information for those individuals. Following this extensive review, which was initially completed on October 9, 2023, Tri Counties Bank identified certain customer, employee or affiliate of a customer, or employee or dependent of an employee/former employee of Tri Counties Bank information was present within the records, and began notifying these individuals. Following its initial review, Tri Counties Bank continued working to identify correct addresses for individuals and then notified the employers of the impacted individuals before providing notification to the impacted individuals.

The information that could have been subject to unauthorized access includes name, Social Security number, driver's license number, and financial account information.

Notice to Maine Residents

On or about October 12, 2023, Tri Counties Bank began providing written notice of this incident to twenty-four (24) Maine residents. On November 22, 2023, written notice was provided to an additional twenty-three (23) Maine residents. The total number of individuals receiving notice in Maine is forty-seven (47). Written notice is being provided in substantially the same form as the letter attached here as *Exhibit B*.

Other Steps Taken and To Be Taken

Upon discovering the event, Tri Counties Bank moved quickly to investigate and respond to the incident, assess the security of Tri Counties Bank's systems, and identify potentially affected individuals. Further, Tri Counties Bank notified law enforcement regarding the event. Tri Counties Bank is also working to implement additional safeguards and training to its employees. Tri Counties Bank is providing access to credit monitoring services for two (2) years, through Experian, to individuals whose personal information was potentially affected by this incident, at no cost to these individuals.

Additionally, Tri Counties Bank is providing impacted individuals with identity restoration and guidance on how to better protect against identity theft and fraud. Tri Counties Bank is providing individuals with information on how to place a fraud alert and credit freeze on one's credit file, the contact details for the national consumer reporting agencies, information on how to obtain a free credit report, a reminder to remain vigilant for incidents of fraud and identity theft by reviewing account statements and monitoring free credit reports, and encouragement to contact the Federal Trade Commission, their state Attorney General, and law enforcement to report attempted or actual identity theft and fraud.

Tri Counties Bank is providing written notice of this incident to relevant state regulators, as necessary, and notified the three major credit reporting agencies, Equifax, Experian, and TransUnion.

EXHIBIT AA

Maine Security Breach Reporting Form

Thank you for submitting the breach details through this reporting form. The information you have provided has been submitted to the agency.

Please close this browser window.

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FINISH

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Maine Security Breach Reporting Form - Review

Type of Organization (Please select one)	Financial Services
Entity Name	Tri Counties Bank
Street Address	63 Constitution Drive
City	Chico
State, or Country if outside the US	United States
Zip Code	95973
Name	Greg Gehlmann
Title	General Counsel
Telephone Number	530-226-2923
Email Address	GregGehlmann@tcbk.com
Relationship to entity whose information was compromised	General Counsel
Total number of persons affected (including Maine residents)	8,697
Total number of Maine residents affected	1
If the number of Maine residents exceeds 1,000, have the consumer reporting agencies been notified?	No
Date(s) Breach Occurred	02/07/2023
Date Breach Discovered	10/09/2023
Description of the Breach (please check all that apply)	External system breach (hacking)
Information Acquired - Name or other personal identifier in combination with (please check all that apply)	Financial Account Number or Credit/Debit Card Number (in combination with security code, access code, password or PIN for the account) Driver's License Number or Non-Driver Identification Card Number Social Security Number
Type of notification	Written
Date(s) of consumer notification	10/12/2023
Were identity theft protection services offered?	Yes
If yes, please provide the duration, the provider of the service and a brief description of the service	24 months of credit monitoring and identity restoration services.

Disclosure and Agreement

By checking the box below, you certify that all information supplied on this form is true and accurate to the best of your knowledge.

The disclosure statement has been read and agreed to by the individual submitting this Maine Attorney General Reporting Form. *

< PREVIOUS

CONTINUE TO SUBMIT FORM >

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EXHIBIT 1

The investigation into this matter is ongoing, and this notice will be supplemented with any new significant facts learned subsequent to its submission. By providing this notice, Tri Counties Bank located at 63 Constitution Drive, Chico, California 95973, does not waive any rights or defenses regarding the applicability of Maine law, the applicability of the Maine data event notification statute, or personal jurisdiction.

Nature of the Data Event

On or around February 7, 2023, Tri Counties Bank became aware of suspicious activity on its computer network. Tri Counties Bank immediately launched an investigation and determined that its internal bank network had been infected with malware which prevented access to certain files on its network. Through its investigation, Tri Counties Bank determined that, between February 7, 2023, and February 8, 2023, an unauthorized actor may have had access to certain systems that stored personal information. Although Tri Counties Bank has no evidence of any identity theft or fraud in connection with this incident, it undertook an extensive review of the impacted documents to determine what, if any, personal information may have been contained within them, and contact information for those individuals. Following this extensive review, which was completed on October 9, 2023, Tri Counties Bank identified certain customer, employee or affiliate of a customer, or employee or dependent of an employee/former employee of Tri Counties Bank information was present within the records.

The information that could have been subject to unauthorized access includes name, Social Security number, driver's license number, and financial account information.

Notice to Maine Resident

On or about October 12, 2023, Tri Counties Bank began providing written notice of this incident to one (1) Maine resident. Written notice is being provided in substantially the same form as the letter attached here as *Exhibit A*. Tri Counties Bank's review of impacted data is ongoing and this notice will be supplemented if it is determined that a significant number of additional Maine residents receive notice.

Other Steps Taken and To Be Taken

Upon discovering the event, Tri Counties Bank moved quickly to investigate and respond to the incident, assess the security of Tri Counties Bank's systems, and identify potentially affected individuals. Further, Tri Counties Bank notified law enforcement regarding the event. Tri Counties Bank is also working to implement additional safeguards and training to its employees. Tri Counties Bank is providing access to credit monitoring services for two (2) years, through Experian, to individuals whose personal information was potentially affected by this incident, at no cost to these individuals.

Additionally, Tri Counties Bank is providing impacted individuals with identity restoration and guidance on how to better protect against identity theft and fraud. Tri Counties Bank is providing individuals with information on how to place a fraud alert and credit freeze on one's credit file, the contact details for the national consumer reporting agencies, information on how to obtain a free credit report, a reminder to remain vigilant for incidents of fraud and identity theft by reviewing account statements and monitoring free credit reports, and encouragement to contact the Federal Trade Commission, their state Attorney General, and law enforcement to report attempted or actual identity theft and fraud

Tri Counties Bank is providing written notice of this incident to relevant state regulators, as necessary, and to the three major credit reporting agencies, Equifax, Experian, and TransUnion.

EXHIBIT A



Return Mail Processing
PO Box 589
Claysburg, PA 16625-0589

October 12, 2023

K1806-L01-0000001 T00001 P001 *****SCH 5-DIGIT 12345
SAMPLE A SAMPLE - L01 INDIVIDUAL
APT ABC
123 ANY STREET
ANYTOWN, FC 1A2 B3C
COUNTRY



NOTICE OF [Extra2]

Dear Sample A. Sample:

Tri Counties Bank would like to make you aware of an incident that may affect the privacy of some of your personal information. We are sharing details of this incident, our response, and resources available to you to help protect your information from possible misuse, should you feel it is appropriate to do so.

It is important to note that if you are a customer of Tri Counties Bank, your bank account balances and transactions as well as your mobile and online banking user ID's and passwords were not affected. Bank accounts and online banking systems are housed on secure systems that are separate from the Tri Counties Bank network environment that was affected by the event described below. There is no evidence that your accounts were accessed or otherwise impacted.

What Happened? On or around February 7, 2023, Tri Counties Bank became aware of suspicious activity on our computer network. We shut down our networked systems and immediately launched an investigation. We determined that our internal bank network had been infected with malware which prevented access to certain files on the network. Through our investigation, we determined that, between February 7, 2023, and February 8, 2023, an unauthorized actor may have had access to certain systems that stored personal information. Although we have no evidence of any identity theft or fraud in connection with this incident, Tri Counties Bank is notifying those affected out of an abundance of caution.

What Information Was Involved? Following an extensive review that was completed on October 9, 2023, we determined the following types of your information may have been impacted by this incident: your name, and [Extra1]. The information was maintained on certain Tri Counties Bank systems because you were or are a customer, affiliate of a customer, or employee or dependent of an employee of Tri Counties Bank. At this time, we have no indication that your information was subject to actual or attempted misuse as a result of this incident.

What We Are Doing. Data privacy and security are critically important at Tri Counties Bank, and there are extensive measures in place to protect your information in our care. Upon discovery, we promptly notified law enforcement and launched an investigation to confirm the nature and scope of this incident. This investigation and response included confirming the security of our systems, reviewing the contents of relevant data for sensitive information, and notifying impacted individuals associated with that sensitive information. We also notified applicable regulatory authorities, as required by law.



As an added precaution, we are also offering 24 months of access to credit monitoring services through Experian at no cost to you. You can enroll in these credit monitoring services by following the attached enrollment instructions.

What You Can Do. We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your account statements and monitoring your free credit reports for suspicious activity. You may also review the information contained in the attached *Steps You Can Take to Help Protect Personal Information*. There you will also find more information on the credit monitoring services that we are making available at no cost to you. While Tri Counties Bank will cover the cost of these credit monitoring services, you must enroll in the services we are offering by following the enrollment instructions in the attachment.

For More Information. We understand that you may have questions about this incident that are not addressed in this letter. If you have additional questions, please call our dedicated assistance line at 1-844-266-9817 between the hours of 6 a.m. and 8 p.m. Pacific Time, Monday through Friday, excluding holidays, and 8 a.m. to 5 p.m. Pacific Time Saturday and Sunday. Be prepared to provide your engagement number B105828. You may also contact your local branch, or write to Tri Counties Bank at 63 Constitution Drive, Chico, California 95973.

Sincerely,

Richard P. Smith
Chief Executive Officer

For more information, please visit: www.tcbk.com/data-event-notice

STEPS YOU CAN TAKE TO HELP PROTECT PERSONAL INFORMATION

Enroll in Credit and Identity Monitoring

To help protect your identity, we are offering access to Experian IdentityWorksSM for 24 months at no cost.

If you believe there was fraudulent use of your information as a result of this incident and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent. If, after discussing your situation with an agent, it is determined that identity restoration support is needed then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred from the date of the incident (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that Identity Restoration is available to you for 24 months from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at www.ExperianIDWorks.com/restoration.

While identity restoration assistance is immediately available to you, we also encourage you to activate the fraud detection tools available through Experian IdentityWorks as a complimentary 24-month membership. This product provides you with superior identity detection and resolution of identity theft. To start monitoring your personal information, please follow the steps below:

- Ensure that you **enroll by January 31, 2024** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/credit>
- Provide your **activation code: ABCDEFGHI**

If you have questions about the product, need assistance with Identity Restoration that arose as a result of this incident, or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 1-844-266-9817 by January 31, 2024. Be prepared to provide engagement number B105828 as proof of eligibility for the Identity Restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR 24-MONTH EXPERIAN IDENTITYWORKS MEMBERSHIP

A credit card is not required for enrollment in Experian IdentityWorks. You can contact Experian immediately regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.*
- **Credit Monitoring:** Actively monitors Experian file for indicators of fraud.
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian Identity Works ExtendCARE™:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **\$1 Million Identity Theft Insurance**:** Provides coverage for certain costs and unauthorized electronic fund transfers.

* Offline members will be eligible to call for additional reports quarterly after enrolling.

** 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.



Monitor Your Accounts

Under U.S. law, a consumer is entitled to one free credit report annually from each of the three major credit reporting bureaus, Equifax, Experian, and TransUnion. To order your free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. You may also directly contact the three major credit reporting bureaus listed below to request a free copy of your credit report.

Consumers have the right to place an initial or extended “fraud alert” on a credit file at no cost. An initial fraud alert is a one-year alert that is placed on a consumer’s credit file. Upon seeing a fraud alert display on a consumer’s credit file, a business is required to take steps to verify the consumer’s identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting seven years. Should you wish to place a fraud alert, please contact any one of the three major credit reporting bureaus listed below.

As an alternative to a fraud alert, consumers have the right to place a “credit freeze” on a credit report, which will prohibit a credit bureau from releasing information in the credit report without the consumer’s express authorization. The credit freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a credit freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, you cannot be charged to place or lift a credit freeze on your credit report. To request a credit freeze, you will need to provide the following information:

1. Full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security number;
3. Date of birth;
4. Addresses for the prior two to five years;
5. Proof of current address, such as a current utility bill or telephone bill;
6. A legible photocopy of a government-issued identification card (state driver’s license or ID card, etc.); and
7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft if you are a victim of identity theft.

Should you wish to place a credit freeze, please contact the three major credit reporting bureaus listed below:

Equifax	Experian	TransUnion
https://www.equifax.com/personal/credit-report-services/	https://www.experian.com/help/	https://www.transunion.com/credit-help
1-888-298-0045	1-888-397-3742	1-800-916-8800
Equifax Fraud Alert, P.O. Box 105069 Atlanta, GA 30348-5069	Experian Fraud Alert, P.O. Box 9554, Allen, TX 75013	TransUnion Fraud Alert, P.O. Box 2000, Chester, PA 19016
Equifax Credit Freeze, P.O. Box 105788 Atlanta, GA 30348-5788	Experian Credit Freeze, P.O. Box 9554, Allen, TX 75013	TransUnion Credit Freeze, P.O. Box 160, Woodlyn, PA 19094

Additional Information

You may further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or your state Attorney General. The Federal Trade Commission may be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. You can obtain further information on how to file such a complaint by way of the contact information listed above. You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected

identity theft should also be reported to law enforcement and your state Attorney General. This notice has not been delayed by law enforcement.

For Maryland residents, the Maryland Attorney General may be contacted at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-410-528-8662 or 1-888-743-0023; and <https://www.marylandattorneygeneral.gov/>

For New York residents, the New York Attorney General may be contacted at: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 1-800-771-7755; or <https://ag.ny.gov/>.

For North Carolina residents, the North Carolina Attorney General may be contacted at: 9001 Mail Service Center, Raleigh, NC 27699-9001; 1-877-566-7226 or 1-919-716-6000; and www.ncdoj.gov.



EXHIBIT B



Return Mail Processing
PO Box 589
Claysburg, PA 16625-0589

November 22, 2023

K3219-L04-0000001 T00001 P001 *****SCH 5-DIGIT 12345

SAMPLE A SAMPLE - L04

APT ABC

123 ANY STREET

ANYTOWN, FC 1A2 B3C

COUNTRY



NOTICE OF [Extra2]

Dear Sample A. Sample:

Tri Counties Bank would like to make you aware of an incident that may affect the privacy of some of your personal information. We received your information because you are/were:

- a customer or employee of Tri Counties Bank;
- an employee of, or otherwise affiliated with, a customer of Tri Counties Bank;
- an employee of, or affiliated with, a business that submitted an application with Tri Counties Bank for assistance under a pandemic relief loan program administered by Tri Counties Bank; or
- a lending customer of a bank or affiliated with a customer of a bank where Tri Counties Bank purchased an interest in certain loan(s).

Although we have no evidence of any identity theft or fraud occurring as a result of this incident, we are sharing details of this incident, our response, and resources available to you to help protect your information from possible misuse, should you feel it is appropriate to do so.

What Happened? On or around February 7, 2023, Tri Counties Bank became aware of suspicious activity on our computer network. We shut down our networked systems and immediately launched an investigation. We determined that our internal computer network had been infected with malware which prevented access to certain files on the network. Through our investigation, we determined that, between February 7, 2023 and February 8, 2023, an unauthorized actor had access to certain systems that stored information related to individuals. While we have no evidence of any identity theft or fraud in connection with this incident, Tri Counties Bank is notifying those affected out of an abundance of caution.

What Information Was Involved? Tri Counties Bank initially completed its extensive review of the impacted data on October 9, 2023 and continued working to identify correct addresses for individuals. This review determined the following types of your information may have been impacted by this incident: your name, and [Extra1]. At this time, we have no indication that your information was subject to actual or attempted misuse as a result of this incident.



What We Are Doing. Data privacy and security are critically important at Tri Counties Bank, and there are extensive measures in place to protect your information in our care. Upon discovery, we promptly notified law enforcement and launched an investigation with the assistance of third-party cyber security specialists to confirm the nature and scope of this incident. This investigation and response included confirming the security of our systems, reviewing the contents of relevant data for sensitive information, and notifying impacted individuals associated with that sensitive information. We also notified applicable regulatory authorities, as required by law.

As an added precaution, we are also offering 24 months of access to credit monitoring services through Experian at no cost to you. You can enroll in these credit monitoring services by following the attached enrollment instructions.

What You Can Do. We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your account statements and monitoring your free credit reports for suspicious activity. You may also review the information contained in the attached *Steps You Can Take to Help Protect Personal Information*. There you will also find more information on the credit monitoring services that we are making available at no cost to you. While Tri Counties Bank will cover the cost of these credit monitoring services, you must enroll in the services we are offering by following the instructions in the attachment.

For More Information. We understand that you may have questions about this incident that are not addressed in this letter. If you have additional questions, please call our dedicated assistance line at 1-844-266-9817 between the hours of 6 a.m. and 8 p.m. Pacific Time, Monday through Friday, excluding holidays, and 8 a.m. to 5 p.m. Pacific Time Saturday and Sunday. Be prepared to provide your engagement number B109312. You may also contact us at Tri Counties Bank, 63 Constitution Drive, Chico, California 95973.

Sincerely,

Richard P. Smith
Chief Executive Officer

For more information, please visit: www.tcbk.com/data-event-notice

STEPS YOU CAN TAKE TO HELP PROTECT PERSONAL INFORMATION

Enroll in Credit and Identity Monitoring

To help protect your identity, we are offering access to Experian IdentityWorksSM for 24 months at no cost.

If you believe there was fraudulent use of your information as a result of this incident and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent. If, after discussing your situation with an agent, it is determined that identity restoration support is needed then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred from the date of the incident (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that Identity Restoration is available to you for 24 months from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at www.ExperianIDWorks.com/restoration.

While identity restoration assistance is immediately available to you, we also encourage you to activate the fraud detection tools available through Experian IdentityWorks as a complimentary 24-month membership. This product provides you with superior identity detection and resolution of identity theft. To start monitoring your personal information, please follow the steps below:

- Ensure that you **enroll by February 29, 2024** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/credit>
- Provide your **activation code: ABCDEFGHI**

If you have questions about the product, need assistance with Identity Restoration that arose as a result of this incident, or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 1-844-266-9817 by February 29, 2024. Be prepared to provide engagement number B109312 as proof of eligibility for the Identity Restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR 24-MONTH EXPERIAN IDENTITYWORKS MEMBERSHIP

A credit card is not required for enrollment in Experian IdentityWorks. You can contact Experian immediately regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.*
- **Credit Monitoring:** Actively monitors Experian file for indicators of fraud.
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE™:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **\$1 Million Identity Theft Insurance**:** Provides coverage for certain costs and unauthorized electronic fund transfers.

* Offline members will be eligible to call for additional reports quarterly after enrolling.

** 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.



Monitor Your Accounts

Under U.S. law, a consumer is entitled to one free credit report annually from each of the three major credit reporting bureaus, Equifax, Experian, and TransUnion. To order your free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. You may also directly contact the three major credit reporting bureaus listed below to request a free copy of your credit report.

Consumers have the right to place an initial or extended “fraud alert” on a credit file at no cost. An initial fraud alert is a one-year alert that is placed on a consumer’s credit file. Upon seeing a fraud alert display on a consumer’s credit file, a business is required to take steps to verify the consumer’s identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting seven years. Should you wish to place a fraud alert, please contact any one of the three major credit reporting bureaus listed below.

As an alternative to a fraud alert, consumers have the right to place a “credit freeze” on a credit report, which will prohibit a credit bureau from releasing information in the credit report without the consumer’s express authorization. The credit freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a credit freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, you cannot be charged to place or lift a credit freeze on your credit report. To request a credit freeze, you will need to provide the following information:

1. Full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security number;
3. Date of birth;
4. Addresses for the prior two to five years;
5. Proof of current address, such as a current utility bill or telephone bill;
6. A legible photocopy of a government-issued identification card (state driver’s license or ID card, etc.); and
7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft if you are a victim of identity theft.

Should you wish to place a credit freeze, please contact the three major credit reporting bureaus listed below:

Equifax	Experian	TransUnion
https://www.equifax.com/personal/credit-report-services/	https://www.experian.com/help/	https://www.transunion.com/credit-help
1-888-298-0045	1-888-397-3742	1-800-916-8800
Equifax Fraud Alert, P.O. Box 105069 Atlanta, GA 30348-5069	Experian Fraud Alert, P.O. Box 9554, Allen, TX 75013	TransUnion Fraud Alert, P.O. Box 2000, Chester, PA 19016
Equifax Credit Freeze, P.O. Box 105788 Atlanta, GA 30348-5788	Experian Credit Freeze, P.O. Box 9554, Allen, TX 75013	TransUnion Credit Freeze, P.O. Box 160, Woodlyn, PA 19094

Additional Information

You may further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or your state Attorney General. The Federal Trade Commission may be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. You can obtain further information on how to file such a complaint by way of the contact information listed above. You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected

identity theft should also be reported to law enforcement and your state Attorney General. This notice has not been delayed by law enforcement.

For District of Columbia residents, the District of Columbia Attorney General may be contacted at: 400 6th Street, NW, Washington, DC 20001; 1-202-727-3400; and oag.dc.gov.

For Maryland residents, the Maryland Attorney General may be contacted at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-410-528-8662 or 1-888-743-0023; and <https://www.marylandattorneygeneral.gov/>.

For New Mexico residents, you have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in your credit file has been used against you, the right to know what is in your credit file, the right to ask for your credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting Act, the consumer reporting bureaus must correct or delete inaccurate, incomplete, or unverifiable information; consumer reporting agencies may not report outdated negative information; access to your file is limited; you must give your consent for credit reports to be provided to employers; you may limit “prescreened” offers of credit and insurance you get based on information in your credit report; and you may seek damages from violator. You may have additional rights under the Fair Credit Reporting Act not summarized here. Identity theft victims and active duty military personnel have specific additional rights pursuant to the Fair Credit Reporting Act. We encourage you to review your rights pursuant to the Fair Credit Reporting Act by visiting www.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf, or by writing Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

For New York residents, the New York Attorney General may be contacted at: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 1-800-771-7755; or <https://ag.ny.gov/>.

For North Carolina residents, the North Carolina Attorney General may be contacted at: 9001 Mail Service Center, Raleigh, NC 27699-9001; 1-877-566-7226 or 1-919-716-6000; and www.ncdoj.gov.

For Rhode Island residents, the Rhode Island Attorney General may be reached at: 150 South Main Street, Providence, RI 02903; www.riag.ri.gov; and 1-401-274-4400. Under Rhode Island law, you have the right to obtain any police report filed in regard to this incident. There are 56 Rhode Island residents impacted by this incident.

