



January 19, 2024

Name
ADDRESS
CITY, STATE ZIP

Dear [Insert name]:

We value and respect your privacy. In order to maintain the highest level of service to our customers, we are reaching out to inform you about an incident involving one of our vendors relating to your personal information.

A vendor that assists us with our prepaid debit card services experienced a security incident involving your name, address, telephone number(s), date of birth (DOB), social security number (SSN) and account number related to your Convenient Prepaid Card ending in -[Insert last 4 of card#]. While the security incident has been addressed, due to the personal information compromised, we are providing credit monitoring services through Experian, free of charge for a twelve (12) month period. To sign up for these services, please follow the instructions below.

Below are additional resources you can use to protect your information:

Contact the Federal Trade Commission, Law Enforcement and Credit Bureaus. You may contact the Federal Trade Commission (“FTC”), your state’s Attorney General’s office, or law enforcement, to report incidents of identity theft or to learn about steps you can take to protect yourself from identity theft. To learn more, you can go to the FTC’s websites at www.IdentityTheft.gov and www.ftc.gov/idtheft; call the FTC at (877) IDTHEFT (382-4357); or write to: FTC Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580.

Contact the nationwide credit reporting agencies.

Equifax
(800) 525-6285
P.O. Box 740241
Atlanta, GA 30374

Experian
(888) 397-3742
P.O. Box 9701
Allen, TX 75013

TransUnion
(800) 916-8800
P.O. Box 2000
Chester, PA 19016

To help protect your identity, we are offering complimentary access to Experian IdentityWorksSM for 12 months.

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).



First Century Bank, N.A.

Please note that Identity Restoration is available to you for 12 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 12-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 4/30/2024** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/3bcredit>
Provide your **activation code**: [INSERT CODE FROM LIST]

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 1-877-890-9332 by April 30, 2024. Be prepared to provide engagement number B114515 as proof of eligibility for the Identity Restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR 12-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, Equifax and Transunion files 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.

What You Can Do. Please review the enclosed *Information about Identity Theft Protection* for additional information on how to protect against identity theft and fraud. You may also take advantage of the complimentary identity protection services being offered.

For More Information. We sincerely regret any inconvenience or concern caused by this incident, and appreciate your patience and understanding. If you have further questions or concerns, please call 1-844-280-4900.



Sincerely,

A handwritten signature in blue ink that reads 'Helen Herring'.

Helen Herring
Senior Vice President
First Century Bank, N.A.

* 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.