

Return Mail Processing PO Box 999

To Enroll, Please Call:

**1-833-708-2889**

Or Visit: https://[www.experianidworks.com/credit](http://www.experianidworks.com/credit) Enrollment Code:

ABCDEFGHI

Suwanee, GA 30024

1 1 3 \*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*AUTO\*\*MIXED AADC 300

SAMPLE A. SAMPLE - L01 APT ABC

123 ANY ST

ANYTOWN, US 12345-6789

***[Extra2]***

December 5, 2023

Dear Sample A. Sample:

Central Bank values and respects the privacy of the information entrusted to us, which is why we are writing to advise you of a security incident that may have involved your personal information. We have no reason to believe your information has been or will be misused for identity theft. Nonetheless, we want to provide you with details about the incident, explain the services we are making available to you, and let you know we continue to take significant measures to protect your information.

*What Happened?*

On July 1, 2022, Central Bank detected unauthorized access to a business email account, resulting in potential exposure of the data within the email communications.

*What We Are Doing.*

Upon learning of this issue, we contained the threat by disabling all unauthorized access to our network and immediately commenced a prompt and thorough investigation. As part of our investigation, we have been working very closely with external cybersecurity professionals experienced in handling these types of incidents. Following a forensics investigation, we discovered on September 23, 2023, that certain files that contain personal information were potentially accessed by the unauthorized party.

*What Information Was Involved?*

The impacted files contained some of your personal information. This included your name along with your [Extra1].

*What You Can Do.*

**We have no evidence that any of your information has been or will be misused for identity theft**. However, to protect you from potential misuse of your information, we are offering a complimentary two-year membership of Experian IdentityWorksSM Credit 1B. This product helps detect possible misuse of your personal information and provides you with identity protection services focused on immediate identification and resolution of identity theft. IdentityWorks Credit 1B is completely free to you and enrolling in this program will not hurt your credit score. For more information on identity theft prevention and IdentityWorks Credit 1B, including instructions on how to activate your complimentary two-year membership, please see the additional information provided in this letter.

Also provided in the Other Important Information portion of this letter are precautionary measures you can take to protect your personal information, including placing a fraud alert and/or security freeze on your credit files, and/or obtaining a free credit report. Additionally, you should always remain vigilant in reviewing your financial account statements and credit reports for fraudulent or irregular activity on a regular basis. In addition, if this letter indicates that your medical information was impacted, we have included steps you can take to protect health-related information.

*For More Information*

We value the trust you place in us to protect your privacy and apologize for any inconvenience or concern this incident might cause. **If you have any further questions regarding this incident, please call our toll-free response line at 1-833-708-2889**. This response line is available Monday through Friday from 8 am  10 pm Central, or Saturday and Sunday from 10 am  7 pm Central (excluding major U.S. holidays). Please be prepared to provide your engagement number B103641.

Sincerely,



Tim Brown

Chairman of the Board, CEO Central Bank

# OTHER IMPORTANT INFORMATION

1. **Enrolling in Complimentary 24-Month Credit Monitoring.**

To help protect your identity, we are offering a **complimentary** two-year membership of Experian IdentityWorksSM Credit 1B. This product helps detect possible misuse of your personal information and provides you with superior identity protection support focused on immediate identification and resolution of identity theft.

# Activate IdentityWorks Credit 1B Now in Three Easy Steps

* 1. ENROLL by: **February 29, 2024** (Your code will not work after this date.)
  2. VISIT the **Experian IdentityWorks website** to enroll: https://[www.experianidworks.com/credit](http://www.experianidworks.com/credit)
  3. PROVIDE the **Activation Code**: **ABCDEFGHI**

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experians customer care team at 1-833-708-2889. Be prepared to provide engagement number B103641 as proof of eligibility for the identity restoration services by Experian.

# ADDITIONAL DETAILS REGARDING YOUR 24-MONTH EXPERIAN IDENTITYWORKS CREDIT 1B MEMBERSHIP:

A credit card is **not** required for enrollment in Experian IdentityWorks Credit 1B.

You can contact Experian **immediately without needing to enroll in the product** regarding any fraud issues. Identity Restoration specialists are available to help you address credit and non-credit related fraud.

Once you enroll in Experian IdentityWorks, you will have access to the following additional features:

**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 ExtendCARETM**: 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.

The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

# Placing a Fraud Alert on Your Credit File.

Whether or not you choose to use the complimentary 12-month credit monitoring services, we recommend that you place an initial one-year fraud alert on your credit files, at no charge. A fraud alert tells creditors to contact you personally before they open any new accounts. To place a fraud alert, call any one of the three major credit bureaus at the numbers listed below. As soon as one credit bureau confirms your fraud alert, they will notify the others.

\* 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.

## Equifax

P.O. Box 105069

Atlanta, GA 30348-5069 https://[www.equifax.com/personal/](http://www.equifax.com/personal/) credit-report-services/credit-fraud- alerts/

(800) 525-6285

## Experian

P.O. Box 9554

Allen, TX 75013 https://[www.experian.com/fraud/](http://www.experian.com/fraud/) center.html

(888) 397-3742

## TransUnion

Fraud Victim Assistance Department

P.O. Box 2000

Chester, PA 19016-2000 https://[www.transunion.com/fraud-](http://www.transunion.com/fraud-) alerts

(800) 680-7289

# Placing a Security Freeze on Your Credit File.

If you are very concerned about becoming a victim of fraud or identity theft, you may request a security freeze be placed on your credit file, at no charge. A security freeze prohibits, with certain specific exceptions, the consumer reporting agencies from releasing your credit report or any information from it without your express authorization. You may place a security freeze on your credit report by contacting all three nationwide credit reporting companies at the numbers below and following the stated directions or by sending a request in writing, by mail, to all three credit reporting companies:

# Equifax Security Freeze

P.O. Box 105788

Atlanta, GA 30348 https://[www.equifax.com/personal/](http://www.equifax.com/personal/) credit-report-services/credit-freeze/ (800) 349-9960

(888) 298-0045

# Experian Security Freeze

P.O. Box 9554

Allen, TX 75013 <http://experian.com/freeze> (888) 397-3742

# TransUnion Security Freeze

P.O. Box 160

Woodlyn, PA 19094 https://[www.transunion.com/credit-](http://www.transunion.com/credit-) freeze

(888) 909-8872

In order to place the security freeze, youll need to supply your name, address, date of birth, Social Security number and other personal information. After receiving your freeze request, each credit reporting company will send you a confirmation letter containing a unique PIN (personal identification number) or password. Keep the PIN or password in a safe place. You will need it if you choose to lift the freeze.

If you do place a security freeze *prior* to enrolling in the credit monitoring service as described above, you will need to remove the freeze in order to sign up for the credit monitoring service. After you sign up for the credit monitoring service, you may refreeze your credit file.

# Obtaining a Free Credit Report.

Under federal law, you are entitled to one free credit report every 12 months from each of the above three major nationwide credit reporting companies. Call **1-877-322-8228** or request your free credit reports online at [**www.annualcreditreport.com**.](http://www.annualcreditreport.com/) Once you receive your credit reports, review them for discrepancies. Identify any accounts you did not open or inquiries from creditors that you did not authorize. Verify all information is correct. If you have questions or notice incorrect information, contact the credit reporting company.

# Additional Helpful Resources.

Even if you do not find any suspicious activity on your initial credit reports, the Federal Trade Commission (FTC) recommends that you check your credit reports periodically. Checking your credit report periodically can help you spot problems and address them quickly.

If you find suspicious activity on your credit reports or have reason to believe your information is being misused, call your local law enforcement agency and file a police report. Be sure to obtain a copy of the police report, as many creditors will want the information it contains to absolve you of the fraudulent debts. You may also file a complaint with the FTC by contacting them on the web at [www.ftc.gov/idtheft,](http://www.ftc.gov/idtheft) by phone at 1-877-IDTHEFT (1-877-438-4338), or by mail at Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580. Your complaint will be added to the FTCs Identity Theft Data Clearinghouse, where it will be accessible to law enforcement for their investigations. In addition, you may obtain information from the FTC about fraud alerts and security freezes.

If this notice letter states that your financial account information and/or credit or debit card information was impacted, we recommend that you contact your financial institution to inquire about steps to take to protect your account, including whether you should close your account or obtain a new account number.

If your personal information has been used to file a false tax return, to open an account or to attempt to open an account in your name or to commit fraud or other crimes against you, you may file a police report in the city in which you currently reside.

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