



[DATE]

[Name]

[Address]

[City ST Zip]

Dear [Name]:

Your account security is a top priority at Westamerica Bank. We are writing to inform you of a recent incident at a third-party vendor that may affect the security of your personal information. At this time, we do not have any reason to believe that your personal information has been misused; however, we want to inform you of the situation. We apologize for any inconvenience or concerns this may cause. This letter provides information about the incident and resources available to help you protect your information.

What happened:

A vendor used for processing has informed us of the potential compromise of your personal information. At this time, the best information we have is that this occurred between May 27 and May 31, 2023. The incident did not occur on a Westamerica system and the Bank does not use the transfer software that may have been compromised.

What information was involved:

The personal information included your [Data]. Again, at this time, we have no indication that your information has been subject to misuse as a result of this incident.

What we are doing:

We have data security safeguards in place with our vendors to quickly identify and contain improper access to sensitive information. Upon being notified of this incident, Westamerica Bank immediately launched a review to determine who may have been affected by this incident. Westamerica continually reviews our third-party relationships, including the vendor responsible for this incident. At present, this notice to you has not been delayed as a result of any law enforcement investigation.

We will closely monitor your account activity at Westamerica Bank. The following are options and recommendations for you to take to protect your identity.

Free credit monitoring and identity restoration services:

As an added measure of security to help protect your identity, we are offering a **complimentary** 12-month membership of Experian's® IdentityWorksSM. This product provides you with superior identity detection and resolution of identity theft. To activate your free membership and start monitoring your personal information please follow the steps below:

- Ensure that you **enroll by: 10/31/2023**. (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/credit>
- Provide your **activation code: [code]**

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 **1-877-890-9332** by **10/31/2023**. Be prepared to provide engagement number [EngagementNo] as proof of eligibility for the identity restoration services by Experian.

What you can do:

We strongly recommend that you frequently review your Westamerica account statements for the next twelve to twenty-four months to protect yourself from fraud, identity theft and unauthorized use of your account. If you believe that unauthorized or fraudulent activity occurred on your account, **please contact us immediately at 1-800-848-1088**.

Fraud Alerts

We also recommend that you adopt an increased level of protection by placing a fraud alert on your credit file. A fraud alert is a statement added to your credit report. This statement alerts creditors of possible fraudulent activity within your report as well as request that they contact you prior to establishing accounts in your name. Once the fraud alert is added to your credit report, all creditors should contact you prior to establishing accounts in your name.

To place a fraud alert on your credit file, call any one of the three credit bureaus at the numbers provided below and follow the "fraud victim" instructions. The one you call will notify the others to place the alert on your behalf. Additionally, you should periodically obtain a credit report from each of these credit reporting agencies.

Experian – 1-888-397-3742

Equifax – 1-800-525-6285

Trans Union – 1-800-680-7289

I apologize for this unfortunate incident and any inconvenience this may cause you. If you have additional questions, please contact us at 1-800-848-1088.

Sincerely,



Brian Donohoe
Senior Vice President
Operations and Systems Division Manager