

P.O. Box 989728  
West Sacramento, CA 95798-9728

<<First Name>> <<Last Name>>  
<<Address1>>  
<<Address2>>  
<<City>>, <<State>> <<Zip>>

January 26, 2024

### **Notice of Data Breach**

To <<First Name>> <<Last Name>>:

We are writing to inform you of a data security event that occurred at Cadence Bank and may have impacted your personal information as a current or former employee of Wichita Water Conditioning, Inc. d/b/a Hall's Culligan ("Hall's Culligan"). At the time of the incident, Cadence Bank was the parent company of Cadence Insurance (collectively, "Cadence"), the insurance agent of Hall's Culligan. This letter provides information about the incident and resources available to you.

#### **What happened?**

On June 1, 2023, Cadence Bank learned of a previously unknown (or "zero-day") vulnerability affecting MOVEit Transfer ("MOVEit"), a file transfer application owned by Progress Software Corporation ("Progress"). Cadence Bank immediately took the MOVEit application offline and implemented patches issued by Progress as they became available. Cadence Bank also engaged outside counsel, which launched an investigation with the assistance of a leading cybersecurity firm and data analytics firm and reported the matter to law enforcement. Through the investigation, on June 18, 2023, Cadence Bank determined that an unauthorized third-party exploited the zero-day vulnerability and accessed and downloaded information being stored within the MOVEit application between May 28-31, 2023. Based on the comprehensive data analysis that was performed and ultimately completed on November 25, 2023, Cadence Bank determined that your personal information may have been involved. Cadence Insurance notified Hall's Culligan of the possibility that your data was involved on November 29, 2023.

Hall's Culligan's computer systems were not involved in this incident.

#### **What information was involved?**

The personal information involved may have included: name, address, date of birth, medical and/or treatment information (e.g. medications), and health insurance information. Please note that not all data elements were involved for each individual. To date, Cadence is not aware of any actual fraud or identity theft instances involving your information.

#### **What we are doing.**

Cadence Bank takes the security of personal information very seriously. Upon learning of the vulnerability, Cadence Bank launched a forensic investigation, took steps to mitigate and remediate the incident and help prevent further unauthorized activity, and contacted law enforcement. In response to this incident and as part of its ongoing effort to stay ahead of evolving threats, Cadence Bank has further enhanced its security and monitoring practices and strengthened its systems to minimize the risk that a similar incident occurs in the future.

**What you can do.**

The enclosed Reference Guide includes additional information on general steps you can take to monitor and protect your personal information. We encourage you to carefully review statements sent from healthcare providers and insurance companies to ensure that all activity is valid. Any questionable charges should be promptly reported to the provider or company with which the account is maintained.

**For more information.**

If you have any questions about this matter or would like additional information, please refer to the enclosed Reference Guide or call toll-free 1-888-315-9129. This call center is open from 9 am – 9 pm Eastern Time, Monday through Friday, except holidays.

We apologize for any inconvenience this incident may have caused you.

Sincerely,

Cadence Bank

## **Reference Guide**

### **Review Your Account Statements**

Carefully review statements sent to you from your healthcare providers, insurance company, and financial institutions to ensure that all of your account activity is valid. Report any questionable charges promptly to the financial institution or company with which the account is maintained.

### **Provide Any Updated Personal Information to Your Health Care Provider**

Your health care provider's office may ask to see a photo ID to verify your identity. Please bring a photo ID with you to every appointment if possible. Your provider's office may also ask you to confirm your date of birth, address, telephone, and other pertinent information so that they can make sure that all of your information is up-to-date. Please be sure and tell your provider's office when there are any changes to your information. Carefully reviewing this information with your provider's office at each visit can help to avoid problems and to address them quickly should there be any discrepancies.

### **Order Your Free Credit Report**

To order your free annual credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com), call toll-free at 1-877-322-8228, or complete the Annual Credit Report Request Form on the U.S. Federal Trade Commission's ("FTC") website at [www.ftc.gov](http://www.ftc.gov) and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. The three credit bureaus provide free annual credit reports only through the website, toll-free number or request form.

Upon receiving your credit report, review it carefully. Look for accounts you did not open. Look in the "inquiries" section for names of creditors from whom you have not requested credit. Some companies bill under names other than their store or commercial names; the credit bureau will be able to tell if this is the case. Look in the "personal information" section for any inaccuracies in information (such as home address and Social Security Number).

If you see anything you do not understand, call the credit bureau at the telephone number on the report. Errors may be a warning sign of possible identity theft. You should notify the credit bureaus of any inaccuracies in your report, whether due to error or fraud, as soon as possible so the information can be investigated and, if found to be in error, corrected. If there are accounts or charges you did not authorize, immediately notify the appropriate credit bureau by telephone and in writing. Information that cannot be explained should also be reported to your local police or sheriff's office because it may signal criminal activity.

### **Contact the U.S. Federal Trade Commission**

If you detect any unauthorized transactions in any of your financial accounts, promptly notify the appropriate payment card company or financial institution. If you detect any incidents of identity theft or fraud, promptly report the matter to your local law enforcement authorities, state Attorney General and the FTC.

You can contact the FTC to learn more about how to protect yourself from becoming a victim of identity theft by using the contact information below:

Federal Trade Commission  
Consumer Response Center  
600 Pennsylvania Avenue, NW  
Washington, DC 20580  
1-877-IDTHEFT (438-4338)  
[www.ftc.gov/idtheft/](http://www.ftc.gov/idtheft/)

### **Place a Fraud Alert on Your Credit File**

To protect yourself from possible identity theft, consider placing a fraud alert on your credit file. A fraud alert helps protect against the possibility of an identity thief opening new credit accounts in your name. When a credit grantor

checks the credit history of someone applying for credit, the credit grantor gets a notice that the applicant may be the victim of identity theft. The alert notifies the credit grantor 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 toll-free fraud numbers provided below. You will reach an automated telephone system that allows flagging of your file with a fraud alert at all three credit bureaus.

|            |                                      |                |  |
|------------|--------------------------------------|----------------|--|
| Equifax    | P.O. Box 105069<br>Atlanta, GA 30348 | 1-888-298-0045 | <a href="http://www.equifax.com">www.equifax.com</a>       |
| Experian   | P.O. Box 9554<br>Allen, TX 75013     | 1-888-397-3742 | <a href="http://www.experian.com">www.experian.com</a>     |
| TransUnion | P.O. Box 2000<br>Chester, PA 19016   | 1-800-916-8800 | <a href="http://www.transunion.com">www.transunion.com</a> |

### **Security Freezes**

You have the right to request a credit freeze from a consumer reporting agency, free of charge, so that no new credit can be opened in your name without the use of a PIN number that is issued to you when you initiate a freeze. A security freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a security freeze, potential creditors and other third-parties will not be able to get access to your credit report unless you temporarily lift the freeze. Therefore, using a security freeze may delay your ability to obtain credit.

Unlike a fraud alert, you must separately place a security freeze on your credit file at each credit bureau. To place a security freeze on your credit report you must contact the credit reporting agency by phone, mail, or secure electronic means and provide proper identification of your identity. The following information must be included when requesting a security freeze (note that if you are requesting a credit report for your spouse, this information must be provided for him/her as well): (1) full name, with middle initial and any suffixes; (2) Social Security number; (3) date of birth; (4) current address and any previous addresses for the past five years; and (5) any applicable incident report or complaint with a law enforcement agency or the Registry of Motor Vehicles. The request must also include a copy of a government-issued identification card and a copy of a recent utility bill or bank or insurance statement. It is essential that each copy be legible, display your name and current mailing address, and the date of issue.

Below, please find relevant contact information for the three consumer reporting agencies:

|                          |                                      |                |  |
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| Equifax Security Freeze  | P.O. Box 105788<br>Atlanta, GA 30348 | 1-888-298-0045 | <a href="http://www.equifax.com">www.equifax.com</a>       |
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| TransUnion               | P.O. Box 160<br>Woodlyn, PA 19094    | 1-888-909-8872 | <a href="http://www.transunion.com">www.transunion.com</a> |

Once you have submitted your request, the credit reporting agency must place the security freeze no later than 1 business day after receiving a request by phone or secure electronic means, and no later than 3 business days after receiving a request by mail. No later than five business days after placing the security freeze, the credit reporting agency will send you confirmation and information on how you can remove the freeze in the future.

### **For Residents of Iowa**

You may contact law enforcement or the Iowa Attorney General's office to report suspected incidents of identity theft. The Iowa Attorney General's Office can be reached at:

Iowa Attorney General's Office, Director of Consumer Protection Division, 1305 E. Walnut Street, Des Moines, IA 50319, 1-515-281-5926, [www.iowsattorneygeneral.gov](http://www.iowsattorneygeneral.gov).

**For Residents of North Carolina**

You may also obtain information about preventing and avoiding identity theft from the North Carolina Attorney General's Office:

North Carolina Attorney General's Office, Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699-9001, 1-919-716-6000, [www.ncdoj.gov](http://www.ncdoj.gov).

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To the Parent or Legal Guardian of:

<<First Name>> <<Last Name>>

<<Address1>>

<<Address2>>

<<City>>, <<State>> <<Zip>>

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**For Residents of Oregon**

State laws advise you to report any suspected identity theft to law enforcement, as well as the Federal Trade Commission. Contact information for the Oregon Department of Justice is as follows:

Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301, 1-877-877-9392, [www.doj.state.or.us](http://www.doj.state.or.us).