

March 29, 2019

Customer Name  
Street Address  
City, State Zip

Dear Customer Name,

I am writing to notify you that your Bank of the West debit card(s) may have been compromised as a result of fraudulent activities involving one of our ATMs. We regret this unfortunate incident.

**What Happened?**

On January 20, 2019, the Bank's security teams identified instances of unauthorized account withdrawal attempts concerning certain debit cards which had previously been used at our Campbell Branch ATM. We promptly contacted law enforcement and began taking steps to review our ATM network. Our review found that a device known as an "ATM skimming device" had been installed and removed from our Campbell Branch ATM. We believe the ATM skimming device was unlawfully installed on our ATM machine between December 3, 2018 and December 22, 2018.

**What Information Was Involved?**

The ATM skimming device that was installed interfered with the normal debit card transaction and collected your card number, the PIN number associated with your card, your name, card expiration date, and card security information. This stolen information may have been used to create fake debit cards and attempt cash withdrawals.

**What We Are Doing?**

We take this matter very seriously. Immediately upon our discovery of a potential ATM skimming device, we took steps to stop the continued fraudulent use of stolen card information. We also moved quickly to protect you and your information by actively monitoring your account(s) for suspicious activity, and working closely with law enforcement. If our monitoring found suspicious or fraudulent activity on your account, your account was blocked and we sent you a new debit card with instructions for creating a new PIN.

Remember, in general, if you become aware of unauthorized transactions on your account and promptly report those transactions to the Bank, you will not be responsible for unauthorized withdrawals, transfers, or purchases made using your debit card. Finally, and as a further precaution, the Bank is offering you a year of free credit monitoring and identity theft protection services. See the **Other Important Information** section of this letter for information about how to enroll and other important details.

**What You Can Do**

Bank of the West recommends closely reviewing all of your account statements for suspicious activity. If you find anything suspicious or fraudulent, you should call the Bank at the telephone number listed on your account statement.

You may wish to change your account number(s) and/or request new debit or credit cards. If you feel this step is appropriate, please call the telephone number on your account statement.

We recommend that you change your Bank of the West online banking access credentials, such as your password and security questions or answers, as applicable. You also should consider changing your online access credentials and security questions or answers for all other online accounts for which you use the same access credentials.

*Please see reverse for additional information*

You have the right to obtain a copy of your credit report for free once a year from each credit reporting agency. You can obtain a free credit report by visiting [www.annualcreditreport.com](http://www.annualcreditreport.com), by calling (877) 322-8228, or by completing the Annual Credit Request Form and mailing it to: Annual Credit Report Request Service, P.O. Box 105281 Atlanta, GA 30348-5281. We suggest you remain vigilant over the next 12 to 24 months by checking your account statements monthly and requesting your free credit report from one bureau at a time every four months. If you have questions regarding the information appearing on your credit report, please call the credit agency at the telephone number on the credit report.

If you do find suspicious activity on your credit report, call your local police or sheriff's office and file a report of identity theft. Get a copy of the police report, as you may need to give copies of the police report to creditors to clear up your records. It is also recommended that you report any incidents of identity theft to Bank of the West, as well as to the Federal Trade Commission (FTC).

The Federal Trade Commission also provides information about identify theft. You can visit [www.identitytheft.gov](http://www.identitytheft.gov), or you may also contact the FTC directly: Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington DC, 20580, 1-877-FTC-HELP (1-877-382-4357).

In addition to reviewing your credit report, you have the right to place an initial "fraud alert" on your credit file. You can do this by calling any one of the three credit reporting agencies at the telephone numbers shown below. Doing so will let you automatically place fraud alerts with all three agencies, and you will be sent information on how you can order a free credit report from each of the agencies. The "fraud alert" will stay on your credit report for 90 days. After that you can renew the alert for additional 90-day periods by calling any one of the three agencies:

Equifax  
(888) 766-0008  
P.O. Box 740241  
Atlanta, GA 30374-0241  
[www.equifax.com](http://www.equifax.com)

Experian  
(888) 397-3742  
P.O. Box 9532  
Allen, TX 75013  
[www.experian.com](http://www.experian.com)

TransUnion  
(800) 680-7289  
P.O. Box 2000  
Chester, PA 19016  
[www.transunion.com](http://www.transunion.com)

If you want to learn more about the steps you can take to avoid identity theft, visit the Federal Trade Commission's website. The FTC runs the U.S. government's identity theft information website, at [www.identitytheft.gov](http://www.identitytheft.gov). You can also contact the FTC via telephone at (877) ID-THEFT (877-438-4338). The FTC and the consumer reporting agencies can also provide you with additional information about using fraud alerts and security freezes to protect your information.

### **Other Important Information**

#### **COMPLIMENTARY SERVICE OFFER**

Bank of the West is offering you a free one-year subscription to Identity Guard®, a credit monitoring and identity theft protection service. Identity Guard provides essential monitoring and protection of not only credit data, but also alerts you of certain activities that could indicate potential identity theft. This program is provided by Intersections Inc. (NASDAQ: INTX), a leading provider of consumer and corporate identity risk management services.

#### **Identity Guard® features include:**

- 3-Bureau Credit Report and Scores\*
- 3-Bureau Daily Monitoring with NOTIFY EXPRESS® Alerts
- 3-Bureau Quarterly Credit Update
- Victim Assistance
- Credit Education Specialists
- Up to \$20,000 identity theft insurance with \$0 deductible\*\*

If you wish to take advantage of this monitoring service, you must enroll by May 29, 2019.

*\*The scores you receive with Identity Guard® are provided for educational purposes to help you understand your credit. They are calculated using the information contained in your Equifax, Experian and TransUnion credit files. Lenders use many different credit scoring systems, and the scores you receive with Identity Guard are not the same scores used by lenders to evaluate your credit.*

Credit scores are provided by CreditXpert® based on data from the three major credit bureaus.

\*\*Identity Theft Insurance underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. 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.

### **ENROLLMENT PROCEDURE**

To activate this coverage please call the toll-free number or visit the Web site listed below and enter the redemption code. The redemption code is required for enrollment, and can only be used one time by the individual addressed.

Toll-Free: (855) 930-8231  
Web Site: [www.identityguard.com/enroll](http://www.identityguard.com/enroll)  
Redemption Code: **Redemption Code**

In order to enroll, you will need to provide your: mailing address, phone number, Social Security number, date of birth, email address as well as your redemption code.

This service is complimentary; no method of payment will be collected during enrollment and there is no need to cancel. We apologize for any inconvenience and urge you to enroll today.

### **For More Information**

If you have any questions, please call our Contact Center at (800) 488-2265 (for TTY use 800-659-5495) Monday - Friday, 6:00 a.m. to Midnight, and Saturday, Sunday and most holidays, 7:00 a.m. to Midnight, Central Time.

We deeply regret the exposure of your personal information and are committed to supporting you through this situation.

Sincerely,

*David Pollino*

David Polino  
Chief Information Security Officer  
Bank of the West

**Note to California residents:** Even if you do not find any signs of fraud on your reports, the California Office of Privacy Protection recommends that you check your credit reports every three months for the next year. The law allows you to order a free credit report from each agency every 12 months. You may order one, two, or all three reports at the same time, or you may stagger your requests during a 12-month period to monitor the accuracy and completeness of the information in your reports. Just call one of the numbers above to order your report and keep the "fraud alert" in place. For more information on identity theft, you may visit the California Office of Privacy Protection website at [www.oag.ca.gov/privacy](http://www.oag.ca.gov/privacy) or call them toll-free at (866) 785-9663.