

May 25, 2017

Customer Name
Street Address
City, State Zip

LS 0517-050

Dear **Customer Name**,

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

What Happened?

On April 9, 2017, the Bank's security teams identified instances of unauthorized account withdrawals at the our ATMs in several Southern California cities. We immediately contacted law enforcement and began taking steps to review our ATM network. Our review found that devices known as "ATM skimming devices" had been installed and removed from seven of our ATMs in Southern California. We believe these ATM skimming devices were unlawfully installed on our machines at various points between February 1, 2017 and April 9, 2017.

What Information Was Involved?

The ATM skimming devices installed interfered with the normal debit card transaction, and allowed the theft of your card number, the PIN number associated with your card, and possibly your name. This stolen information may have been used to create fake debit cards and attempt cash withdrawals.

What We Are Doing?

The Bank takes this matter very seriously. Immediately upon our discovery of the ATM skimming devices on April 9, 2017, we took steps to stop the continued fraudulent use of stolen card information. The Bank also moved quickly to protect you and your information by actively monitoring your account for suspicious activity, physically inspecting ATMs throughout our network for evidence of tampering, 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.

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 number listed on your account statement.

If you have not already done so, you may wish to request new debit or credit cards. If you feel this step is appropriate, please call the number on your account statement.

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, 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 FTC can be contacted toll-free at (877) 438-4338 (877-ID-THEFT). You can visit the FTC's website at: www.identitytheft.gov.

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 numbers 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

Experian
(888) 397-3742
P.O. Box 9532
Allen, TX 75013
www.experian.com

TransUnion
(800) 680-7289
P.O. Box 2000
Chester, PA 19016
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. You can also contact the FTC via phone 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.

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 or call them toll-free at (866) 785-9663.

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 July 25, 2017.

**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
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

Should you have any questions or if there is anything we can do to assist you, please feel free to contact us at (800) 488-2265 or visit your local branch.

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

Sincerely,



Mary Borg
Executive Vice President
Bank of the West