



180 Montgomery Street
San Francisco, CA 94104

[insert customer name]
[insert customer address]

July 15, 2014

Dear [insert customer name],

I am writing to you regarding an issue involving your Bank of the West account(s).

In mid-May we discovered an email scam that resulted in two employees' remote Bank email login credentials being temporarily compromised.

While we do not have evidence that these two employees' emails were actually viewed or taken by the unauthorized party, we have learned that your name and [account number][loan number]/[account number and loan number][Social Security Number] [Social Security Number and account number] were contained in one or more of the email messages. No other Bank emails or systems were accessed.

On discovery of the compromise, the Bank promptly disabled all remote access to our email system and conducted a thorough investigation. Additional security measures have been established to authenticate off-site access going forward.

Because your personal information was potentially involved, we want to provide information to assist you in protecting against the risk of unauthorized credit activity. We would also like to offer you one year of free identity monitoring through First Watch ID as an additional measure of protection. Please also read the enclosed Important Notice.

To enroll in First Watch service, please visit www.firstwatchid.com before October 15, 2014 and:

- Click on the Verification Code Button
- Enter the requested information
- Enter your unique verification code: _____

Should you have any questions regarding the First Watch service, please call 1-866-310-7373, weekdays 8 a.m. through 6 p.m. Pacific.

If you have questions regarding your Bank of the West account, please contact us at (800) 488-2265.

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

Sincerely,

Maria Lazzarini
Executive Vice President, Division Executive

Important Notice

- It is recommended that you closely review all of your account statements for suspicious activity. If you discover anything suspicious or fraudulent, please contact Bank of the West and we will assist you in researching your account.
- 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 1-877-322-8228, 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 enroll, First Watch also provides you with easy online access to monitor your credit activity using the three major credit bureau services. First Watch will send you an email (at the email address you provide) every four months reminding you to request your free credit report from the appropriate bureau. 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.ftc.gov/bcp/edu/microsites/idtheft/consumers.
- 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: 1-800-525-6285; www.equifax.com;
P.O. Box 740241, Atlanta, GA 30374-0241

Experian: 1-888-EXPERIAN (397-3742); www.experian.com;
P.O. Box 2002, Allen, TX 75013

TransUnion: 1-800-680-7289; www.transunion.com;
Fraud Victim Assistance Division,
P.O. Box 2000, Chester, PA 19022-2000

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.privacy.ca.gov or call them toll-free at 866-785-9663.

Note to New York residents: For more information on identity theft, we suggest that you visit the New York State Consumer Protection Board website at www.dos.ny.gov/consumerprotection.

Note to West Virginia Residents: West Virginia consumers also have the right to obtain a security freeze. You may obtain a security freeze on your credit report to protect your privacy and ensure that credit is not granted in your name without your knowledge. You have a right to place a security freeze on your credit report pursuant to West Virginia law. The security freeze will prohibit a consumer-reporting agency from releasing any information in your credit report without your express authorization or approval.

The security freeze is designed to prevent credit, loans and services from being approved in your name without your consent. When you place a security freeze on your credit report, within five business days you will be provided a unique personal identification number or password to use if you choose to remove the freeze on your credit report or to temporarily authorize the distribution of your credit report for a period of time after the freeze is in place. To provide that authorization, you must contact the consumer-reporting agency and provide all of the following: (1) The unique personal identification number or password provided by the consumer-reporting agency; (2) Proper identification to verify your identity; and (3) The period of time for which the report shall be available to users of the credit report.

A consumer-reporting agency that receives a request from a consumer to temporarily lift a freeze on a credit report shall comply with the request no later than three business days after receiving the request. A security freeze does not apply to circumstances in which you have an existing account relationship and a copy of your report is requested by your existing creditor or its agents or affiliates for certain types of account review, collection, fraud control or similar activities. If you are actively seeking credit, you should understand that the procedures involved in lifting a security freeze may slow your own applications for credit. You should plan ahead and lift a freeze, either completely if you are shopping around or specifically for a certain creditor, a few days before actually applying for new credit. You have the right to bring a civil action against someone who violates your rights under the credit reporting laws. The action can be brought against a consumer-reporting agency.

The Federal Trade Commission (FTC) also provides information about identify theft. You can visit www.ftc.gov/bcp/edu/microsites/idtheft/consumers, 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).