



# River City Bank

<<Date>> (Format: Month Day, Year)

<<first\_name>> <<middle\_name>> <<last\_name>> <<suffix>>  
<<address\_1>>  
<<address\_2>>  
<<city>>, <<state\_province>> <<postal\_code>>  
<<country >>

## **Notice of Data Breach**

Dear <<first\_name>> <<middle\_name>> <<last\_name>> <<suffix>>,

River City Bank (“the Bank”) is committed to protecting the confidentiality and security of our customers’ personal information. We are writing to inform you about an incident that may involve some of your information. This notice explains the data breach, measures we have taken, and some steps you can take in response.

### **What Happened**

On September 29, 2020, we discovered some unauthorized activity performed by a Bank employee. This individual downloaded customer data, including yours, to a personal storage drive and later sent the information to a third party. In doing so, the employee exceeded their authorized access, which was limited to accessing the Bank’s data for legitimate bank purposes. When we first learned of this incident, we took immediate steps to restrict the employee’s system access. We also reported the incident to law enforcement. A thorough investigation was conducted by a forensic investigation firm to determine what happened, who was impacted, and what information may have been affected.

### **What Information Was Involved**

We reviewed the entire contents of the database files that may have been affected. On November 4, 2020, we determined that it contained some of your personal information, including your <<b2b\_text\_1(Data Elements)>>.

### **What We Are Doing**

Although to date we have no evidence that your information has been misused, as a precaution we are notifying you about the incident and we assure you that we take this incident very seriously. To help protect your identity and as a precaution, we are offering you complimentary identity monitoring services for two years through Kroll. Kroll is a leader in risk mitigation and response, and its team is experienced in helping people who have sustained an unintentional exposure of confidential data. Your identity monitoring services include Credit Monitoring, Fraud Consultation, and Identity Theft Restoration.

Visit <https://enroll.idheadquarters.com> to activate and take advantage of your identity monitoring services.

You have until **February 26, 2021** to activate your identity monitoring services.

Membership Number: <<Member ID>>

For additional information regarding the identity monitoring services being offered, please see the next section of this letter.

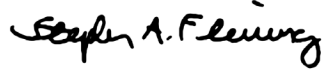
### **What You Can Do**

We encourage you to take advantage of the identity monitoring services being offered. You should also always remain vigilant for incidents of fraud or identity theft by reviewing your free credit reports for any unauthorized activity. We also remind you to review your financial account statements closely and to report any unauthorized activity to your financial institution. Please see the pages that follow this notice for some additional steps you can take to help protect yourself.

**For More Information**

We sincerely regret that this occurred and apologize for any inconvenience or concern. To further protect against a similar incident from occurring in the future, we are continuing to implement additional security measures and to train and educate our employees on information security and data protection. **If you have any questions, please call 1-833-960-3572 between 8:00 am and 5:00 pm Pacific Time, Monday through Friday.** Please have your identity monitoring membership number, referenced above, ready.

Sincerely,

A handwritten signature in black ink that reads "Stephen A. Fleming". The signature is written in a cursive style with a prominent loop at the end of the last name.

Stephen Fleming  
President & CEO

## **TAKE ADVANTAGE OF YOUR IDENTITY MONITORING SERVICES**

You have been provided with access to the following services from Kroll:

### **Single Bureau Credit Monitoring**

You will receive alerts when there are changes to your credit data—for instance, when a new line of credit is applied for in your name. If you do not recognize the activity, you will have the option to call a Kroll fraud specialist, who will be able to help you determine if it is an indicator of identity theft.

### **Fraud Consultation**

You have unlimited access to consultation with a Kroll fraud specialist. Support includes showing you the most effective ways to protect your identity, explaining your rights and protections under the law, assistance with fraud alerts, and interpreting how personal information is accessed and used, including investigating suspicious activity that could be tied to an identity theft event.

### **Identity Theft Restoration**

If you become a victim of identity theft, an experienced Kroll licensed investigator will work on your behalf to resolve related issues. You will have access to a dedicated investigator who understands your issues and can do most of the work for you. Your investigator will be able to dig deep to uncover the scope of the identity theft, and then work to resolve it.

## ADDITIONAL STEPS YOU CAN TAKE

Even if you choose not to take advantage of this free credit monitoring service, we recommend that you remain vigilant to the possibility of fraud and identity theft by reviewing your credit card, bank, and other financial statements for any unauthorized activity over the next 12 to 24 months.

You may also obtain a copy of your credit report, free of charge, directly from each of the three nationwide credit reporting agencies once every 12 months. To order your credit report, please visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call toll free at 1-877-322-8228. Contact information for the three nationwide credit reporting agencies is as follows:

### **Equifax**

PO Box 740241  
Atlanta, GA 30374  
[www.equifax.com](http://www.equifax.com)  
1-800-685-1111

### **Experian**

PO Box 2002  
Allen, TX 75013  
[www.experian.com](http://www.experian.com)  
1-888-397-3742

### **TransUnion**

PO Box 2000  
Chester, PA 19016  
[www.transunion.com](http://www.transunion.com)  
1-800-916-8800

If you believe that you are the victim of identity theft or have reason to believe that your personal information has been misused, you should immediately contact the Federal Trade Commission and/or the Office of the Attorney General in your home state. Contact information for the Federal Trade Commission is as follows:

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

You can obtain information from these sources about steps an individual can take to avoid identity theft as well as information about fraud alerts and security freezes. You should also contact your local law enforcement authorities and file a police report. Obtain a copy of the police report in case you are asked to provide copies to creditors to correct your records.