

July 30, 2018

[NAME]
[ADDRESS]**Notice of Data Breach**

Dear Valued Customer,

We are contacting you regarding a data security incident and are providing this notice as a precaution to inform potentially affected individuals and to call your attention to some steps you can take to help protect yourself. We sincerely regret any inconvenience this may cause you.

What Happened

We recently discovered that unauthorized individuals may have potentially gained access to certain personal information about a limited number of our account holders between the dates of June 28, 2018 through July 5, 2018. Based on our investigation, it appears you were one of the individuals whose information potentially may have been accessed and therefore your personal information could be affected by this incident. We immediately notified law enforcement and federal regulators, and our information security team is working in cooperation with the officials on this matter. Although the investigation is ongoing, we have not found any evidence that this incident involves any unauthorized access to or use of any of Bank of Hope's internal computer systems or network, or that any other customer information was affected.

What Information Was Involved

The personal information varies by individual account holder, but may include first and last name, address, financial account information and Social Security number. Please note that at this time, we are not aware of any fraud or misuse of your information as a result of this incident.

What We Are Doing

Please be assured that we have taken appropriate steps to address the incident and that we are committed to protecting all information that you have entrusted to us. To help protect against fraud relating to your identity, we are offering a complimentary one-year membership of Experian's® IdentityWorksSM. This product provides you with superior identity detection at all three credit bureaus, as well as resolution of identity theft. To activate your membership and start monitoring your personal information, please follow the steps below:

- Ensure that you enroll by: October 31, 2018 (Your code will not work after this date.)
- Visit the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/3bcredit>
- Provide your individual activation code: [merge individual activation code]

If you would like an alternative to online enrollment, please contact Experian's customer care team at (866) 578-5413 by October 31, 2018 and be prepared to provide engagement number **DB07906** as proof of eligibility for the complimentary identity restoration services by Experian. Experian's customer care team will also be able to answer questions you may have about the incident or Experian IdentityWorks and provide assistance with identity restoration.

ADDITIONAL DETAILS REGARDING YOUR 12-MONTH EXPERIAN IDENTITYWORKS MEMBERSHIP:

A credit card is not required for enrollment in Experian IdentityWorks. Once enrolled, you can contact Experian immediately regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

- Experian credit report at signup: See what information is associated with your credit file. Daily credit reports are available for online members only.*
- Credit Monitoring: Actively monitors the files of all three credit bureaus, Experian, Equifax and Transunion, for indicators of fraud.
- Identity Restoration: Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- Experian IdentityWorks ExtendCARE™: You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- Up to \$1 Million Identity Theft Insurance***: Provides coverage for certain costs and unauthorized electronic fund transfers.

What You Can Do

Although we are not aware of any identity theft arising out of this incident, we want to make you aware of steps that you can take as a precaution:

- **Activating the Complimentary Identity Protection Services.** As outlined above, we are offering 12 months of identity theft protection and credit monitoring services at no charge to you. Note that you must complete the enrollment process by October 31, 2018.
- **Checking Credit Reports and Financial Accounts.** You can carefully check your credit reports for accounts you did not open or for inquiries from creditors you did not initiate. If you see anything you do not understand, call the credit agency immediately. If you find any suspicious activity on your credit reports, call your local police or sheriff's office, and file a police report for identity theft and get a copy of it. You may need to give copies of the police report to creditors to clear up your records. You can also review your financial account statements to determine if there are any discrepancies or unusual activity listed. If you see anything you do not understand, call the financial institution immediately.
- **Consulting the Identity Theft Protection Guide.** Finally, please review the "Information about Identity Theft Protection" reference guide, included herewith, which describes additional steps that you may wish to take to help protect yourself, including recommendations by the Federal Trade Commission regarding identity theft protection and details on placing a fraud alert or a security freeze on your credit file.
- **Consider Changing Your Account Number(s).** At your request, Bank of Hope will issue new account number(s) at no cost to you. All previous history for your account(s) will be retained. Only the account number(s) will be changed. If you elect to change your account number(s), please call your branch.

For More Information

We have also established a dedicated toll free hotline, (844) 797-2265, to answer any questions that you may have regarding this notice. Our representatives will be available to assist you between the hours of 8:00 a.m. to 5:00 p.m. Pacific time, Monday through Friday. We take the privacy of personal information seriously and deeply regret any inconvenience this incident may cause.

Sincerely,



David W. Kim
Executive Vice President & Chief Retail Banking Officer

* Offline members will be eligible to call for additional reports quarterly after enrolling.

** Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. (AIG). 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.

Other Important Information about Identity Theft Protection

Review Accounts and Credit Reports: You can regularly review statements from your accounts and periodically obtain your credit report from one or more of the national credit reporting companies. You may obtain a free copy of your credit report online at www.annualcreditreport.com, by calling toll-free 1-877-322-8228, or by mailing an Annual Credit Report Request Form (available at www.annualcreditreport.com) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281. You may also purchase a copy of your credit report by contacting one or more of the three national credit reporting agencies listed at the bottom of this page.

You should remain vigilant with respect to reviewing your account statements and credit reports, and you should promptly report any suspicious activity or suspected identity theft to the proper law enforcement authorities, including local law enforcement, your state's attorney general, and/or the Federal Trade Commission ("FTC"). You may contact the FTC or your state's regulatory authority to obtain additional information about avoiding and protection against identity theft: Federal Trade Commission, Consumer Response Center 600 Pennsylvania Avenue, NW, Washington, DC 20580, 1-877-IDTHEFT (438-4338), www.ftc.gov/idtheft.

For residents of Maryland: You may also obtain information about preventing and avoiding identity theft from the Maryland Office of the Attorney General: Maryland Office of the Attorney General, Consumer Protection Division, 200 St. Paul Place, Baltimore, MD 21202, 1-888-743-0023, www.oag.state.md.us.

For residents of North Carolina: You may also obtain information about preventing and avoiding identity theft from North Carolina Attorney General's Office: North Carolina Attorney General's Office, Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699-9001, 1-877-5-NO-SCAM, www.ncdoj.gov.

Information About Medical Identity Theft: Patients who pay for medical services can regularly review the explanation of benefits (EOB) statements that they receive from their health insurers or health plans. If they identify services listed on the EOB that were not received, they should immediately contact the health plan. For more information about protecting yourself from the Department of Health and Human services, please visit <https://oig.hhs.gov/fraud/medical-id-theft>.

Fraud Alerts: There are also two types of fraud alerts that you can place on your credit report to put your creditors on notice that you may be a victim of fraud: an initial alert and an extended alert. You may ask that an initial fraud alert be placed on your credit report if you suspect you have been, or are about to be, a victim of identity theft. An initial fraud alert stays on your credit report for at least 90 days. You may have an extended alert placed on your credit report if you have already been a victim of identity theft with the appropriate documentary proof. An extended fraud alert stays on your credit report for seven years. You can place a fraud alert on your credit report by contacting any of the three national credit reporting agencies at the addresses or toll-free numbers listed at the bottom of this page.

Credit Freezes: You may have the right to put a credit freeze, also known as a security freeze, on your credit file, 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 credit freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a credit 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 credit freeze may delay your ability to obtain credit. In addition, you may incur fees to place, lift and/or remove a credit freeze. Credit freeze laws vary from state to state. The cost of placing, temporarily lifting, and removing a credit freeze also varies by state, generally \$5 to \$20 per action at each credit reporting company. Unlike a fraud alert, you must separately place a credit freeze on your credit file at each credit reporting company. Since the instructions for how to establish a credit freeze differ from state to state, please contact the three major credit reporting companies as specified below to find out more information

Additional Information for Massachusetts Residents: Massachusetts law gives you the right to place a security freeze on your consumer reports. The credit reporting company may charge a reasonable fee of up to \$5 to place a freeze or lift or remove a freeze, unless you are a victim of identity theft or the spouse of a victim of identity theft, and have submitted a valid police report relating to the identity theft to the credit reporting company. (By law, you have a right to obtain a police report relating to this incident, and if you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.) You may request that a freeze be placed on your credit report by sending a request to a credit reporting agency by certified mail, overnight mail or regular stamped mail to the address below. The following information should be included when requesting a security freeze (documentation for you and your spouse must be submitted when freezing a spouse's credit report): full name, with middle initial and any suffixes; Social Security number, date of birth (month, day and year); current address and previous addresses for the past five (5) years; and applicable fee (if any) or incident report or complaint with a law enforcement agency or the Department of Motor Vehicles. The request should also include a copy of a government-issued identification card, such as a driver's license, state or military ID card, and a copy of a utility bill, bank or insurance statement. Each copy should be legible, display your name and current mailing address, and the date of issue (statement dates must be recent).

You can obtain more information about fraud alerts and credit freezes by contacting the FTC or one of the national credit reporting agencies listed below.

National Credit Reporting Agencies Contact Information

Equifax (www.equifax.com)

General Contact:

P.O. Box 740241
Atlanta, GA 30374
800-685-1111

Fraud Alerts:

P.O. Box 740256, Atlanta, GA 30374

Credit Freezes:

P.O. Box 105788, Atlanta, GA 30348

Experian (www.experian.com)

General Contact:

P.O. Box 2002
Allen, TX 75013
888-397-3742

Fraud Alerts and Security Freezes:

P.O. Box 9554, Allen, TX 75013

TransUnion (www.transunion.com)

General Contact:

P.O. Box 105281
Atlanta, GA 30348
800-888-4213

Fraud Alerts and Security Freezes:

P.O. Box 2000, Chester, PA 19022
888-909-8872