

TCM Bank, N.A.
Mail Handling Services
777 E Park Dr
Harrisburg, PA 17111



August 3, 2018

«Full_Name» «ID»
«Address_1»
«Address_2»
«City», «State» «Zip»

Dear «Full_Name»:

NOTICE OF A DATA BREACH	
What Happened?	<p>TCM Bank, N.A. (“TCM Bank”) values and respects your privacy, which is why we are writing to make you aware of a recent incident that may affect your personal information. Although we have no reason to believe that your personal information has been misused for the purpose of committing fraud or identity theft, we are writing to advise you about the steps that we have taken to address the incident and provide you with guidance on what you can do to protect yourself.</p> <p>For purposes of background, you may have recently applied to your local financial institution or affinity group for a credit card and as part of that process TCM Bank processed your personal information via its on-line application website. The website is hosted and maintained by a third-party vendor. On July 16, 2018, TCM Bank became aware that your personal information may have been accessible due to misconfiguration to the website caused by the third-party vendor.</p> <p>Upon learning of the access, we promptly alerted the third-party vendor, and we have been working with the vendor to determine how the incident occurred and whose personal information may have been accessible during the relevant time period. The third-party vendor has advised us the misconfiguration began on approximately March 5, 2017 and was remediated on July 17, 2018.</p>
What Information Was Involved?	<p>The information maintained on the website during the relevant time period included your first and last name, address, Social Security number (“SSN”) and date of birth.</p>
What We Are Doing?	<p>The third-party vendor has confirmed that the issue with the website has been corrected. We also have required that the third-party vendor employ technologies, procedures and controls to detect and prevent future similar issues with the website and provide employee awareness training.</p>

<p>What You Can Do?</p>	<p>We apologize for any inconvenience or concern that this incident might cause you, and we want to encourage you to take advantage of the complimentary one-year membership in Experian IdentityWorksSM Credit 3B that we are offering to you. This service helps detect possible misuse of your personal information and provides you with identity protection services focused on immediate identification and resolution of identity theft. IdentityWorks Credit 3B is completely free to you and enrolling in this program will not hurt your credit score. For more information on identity theft prevention and IdentityWorks Credit 3B, including instructions on how to activate your complimentary one-year membership, please see the additional information attached to this letter.</p> <p>As a further precautionary measure, we recommend that you remain vigilant to protect against potential fraud and/or identity theft by, among other things, reviewing your account statements and credit reports closely. If you detect any suspicious activity on an account, you should promptly notify the financial institution or company with which the account is maintained. You should also promptly report any fraudulent activity or any suspected incidents of identity theft to proper law enforcement authorities, including the police and your state’s attorney general, as well as the Federal Trade Commission (“FTC”).</p>			
<p>Other Important Information</p>	<p>You may wish to review the tips provided by the FTC on fraud alerts, security/credit freezes and steps you can take to avoid identity theft. For more information and to contact the FTC, please visit www.ftc.gov/idtheft or call 1-877-ID-THEFT (1-877-438-4338). You may also contact the FTC at Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580.</p> <p>Credit Reports: You may obtain a free copy of your credit report once every 12 months from each of the three national credit reporting agencies by visiting www.annualcreditreport.com, by calling toll-free 1-877-322-8228, or by completing an Annual Credit Report Request Form and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348. You can print a copy of the request form at www.annualcreditreport.com/cra/requestformfinal.pdf.</p> <p>Alternatively, you may elect to purchase a copy of your credit report by contacting one of the three national credit reporting agencies. Contact information for the three national credit reporting agencies for the purpose of requesting a copy of your credit report or for general inquiries, including obtaining information about fraud alerts and placing a security freeze on your credit files, is as follows:</p> <table border="0" data-bbox="483 1675 1399 1856"> <tr> <td data-bbox="483 1675 737 1856"> <p>Equifax 1-800-349-9960 www.equifax.com P.O. Box 105788 Atlanta, GA 30348</p> </td> <td data-bbox="808 1675 1062 1856"> <p>Experian 1-888-397-3742 www.experian.com P.O. Box 9554 Allen, TX 75013</p> </td> <td data-bbox="1133 1675 1399 1856"> <p>TransUnion 1-888-909-8872 www.transunion.com P.O. Box 2000 Chester, PA 19022</p> </td> </tr> </table>	<p>Equifax 1-800-349-9960 www.equifax.com P.O. Box 105788 Atlanta, GA 30348</p>	<p>Experian 1-888-397-3742 www.experian.com P.O. Box 9554 Allen, TX 75013</p>	<p>TransUnion 1-888-909-8872 www.transunion.com P.O. Box 2000 Chester, PA 19022</p>
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	<p><u>Fraud Alerts:</u> You may want to consider placing a fraud alert on your credit report. An initial fraud alert is free and will stay on your credit file for at least ninety (90) days. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any new accounts in your name. To place a fraud alert on your credit report, contact any of the three national credit reporting agencies using the contact information listed above. Additional information is available at www.annualcreditreport.com.</p> <p><u>Credit and Security Freezes:</u> You may have the right to place 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 the 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. 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 using the contact information above.</p>
<p>For More Information</p>	<p>We have established a direct telephone inquiry line to assist you with any questions you might have regarding this incident. This inquiry line is available at no cost to you between 8 a.m. and 6 p.m., Eastern time, Monday through Friday, at 1-844-535-5016.</p>

Sincerely,



Damon Moorer
President and Chief Executive Officer

Activating Your Complimentary Credit Monitoring

To help protect your identity, we are offering a complimentary one-year membership of Experian IdentityWorksSM Credit 3B. This product helps detect possible misuse of your personal information and provides you with superior identity protection support focused on immediate identification and resolution of identity theft.

Activate IdentityWorks Credit 3B Now in Three Easy Steps

1. ENROLL by: **November 4, 2018** (Your code will not work after this date.)
2. VISIT the **Experian IdentityWorks website** to enroll: <https://www.experianidworks.com/3bcredit>
3. PROVIDE the **Activation Code: «Credit_Monitoring»**

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 877-288-8057. Be prepared to provide engagement number **DB08010** as proof of eligibility for the identity restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR 12-MONTH EXPERIAN IDENTITYWORKS CREDIT 3B MEMBERSHIP:

A credit card is **not** required for enrollment in Experian IdentityWorks Credit 3B.

You can contact Experian **immediately without needing to enroll in the product** regarding any fraud issues. Identity Restoration specialists are available to help you address credit and non-credit related fraud.

Once you enroll in Experian Identity Works, you will have access to the following additional features:

- **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 Experian, Equifax and Transunion files for indicators of fraud.
- **Experian IdentityWorks ExtendCARETM:** You receive the same high level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **\$1 Million Identity Theft Insurance^{**}:** Provides coverage for certain costs and unauthorized electronic fund transfers.

Activate your membership today at <https://www.experianidworks.com/3bcredit> or call 877-288-8057 to register with the Activation Code listed above.

What you can do to protect your information: There are additional actions you can consider taking to reduce the chances of identity theft or fraud on your account(s). Please refer to www.ExperianIDWorks.com/restoration for this information. If you have any questions about IdentityWorks, need help understanding something on your credit report or suspect that an item on your credit report may be fraudulent, please contact Experian's customer care team at 877-288-8057.

* 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 AIG. The description herein is a summary and is intended for informational purposes only, and it 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.