

[AFFILIATE LETTERHEAD]

[CURRENT DATE]

[FIRST NAME] [LAST NAME]

[ADDRESS]

[CITY] [STATE] [ZIP CODE]

| Notice of Data Breach          |   |
|--------------------------------|---|
| What Happened?                 | <p><i>This notification is being sent only to customers who may have been affected:</i></p> <p>We recently learned of unauthorized access to our computer network on or around June 1, 2019. As a result, we believe some personal information of some of our online banking customers may have been improperly viewed or acquired.</p> <p>Our investigation, which is ongoing, has not provided evidence that your personal information has been misused at this time. <b>Passwords were not included in the data that may have been accessed.</b></p> <p>In an abundance of caution, we are asking you and all affected customers to enhance the security of your account by signing up for identity theft protection service, which is offered at no cost to you. We have provided steps on how to activate this service in the “What You Can Do” section on the following page.</p> <p>Please contact our trained specialists if you need any assistance or have questions. Our specialists will be available to help you between the hours of [7 a.m. and 8 p.m. Mountain Time], Monday through Saturday, at the following phone number: (XXX) XXX-XXXX.</p> |
| What Information Was Involved? | <p>The customer records that have been viewed or exported do <b>not</b> contain a complete customer profile. Although no passwords were viewed or acquired, the information that may have been accessed includes one or more of the following associated with your online banking account(s): names, user IDs (without any passwords), email addresses, account numbers and Social Security or tax ID numbers if used as a user ID. We currently have no evidence that your personal information has been misused.</p>  |

[Create letter ID]

A division of Zions Bancorporation, N.A.

Upon discovery, we launched an immediate effort in collaboration with a leading forensic expert consultant and other professionals to define the scope of the intrusion. We also notified federal law enforcement as well as banking regulators. We quickly took measures to enhance customer security and are implementing enhanced internal monitoring on accounts designed to protect them from illicit actions.

We have always placed priority on the safety and security of our customers' funds and information. We will continue our investment in cyber security protection to help guard against unauthorized access to ours and your data. We are examining the measures we can take to help prevent incidents of this kind in the future.

As noted earlier, we have arranged for identity theft protection services to be provided at no cost to you. We have partnered with ConsumerInfo.com, Inc., an Experian® company, to provide you with two full years of identity theft protection services by IdentityWorks™. This identity theft protection product helps detect possible misuse of your personal information and provides you with identity protection services focused on identification and resolution of identity theft.

Your identity theft protection product, IdentityWorks™, will help detect, protect and resolve potential identity theft. Your complimentary membership includes:

- A free copy of your Experian credit report at enrollment. Daily Experian credit reports are available for online Internet members. Offline or non-Internet members will be eligible to call for additional reports quarterly after enrolling.
- Credit Monitoring and Surveillance Alerts from IdentityWorks™ on any key changes in your Experian credit report, a change of address, or if an Internet Scan detects that your information may have been found in an online forum where compromised credentials are traded or sold.
- If you misplace or have your wallet stolen, an agent will help you cancel your credit, debit, and medical insurance cards.
- If you have been a victim of identity theft, you will be assigned a dedicated, U.S.-based Experian Identity Theft Restoration Specialist who will walk you through the fraud resolution process, from start to finish.
- Experian IdentityWorks ExtendCARE™, which provides you with the same high-level of Identity Restoration support even after your IdentityWorks™ membership has expired.
- \$1,000,000 in identity theft insurance coverage for certain identity theft expenses. (Note: 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.)

You have ninety (90) days to activate IdentityWorks™ from the date of the letter, which will then continue at no cost to you for 24 full months. To redeem your IdentityWorks™ membership, please visit <http://www.experianidworks.com/3bplus> and enter the activation code provided below. You will be instructed on how to initiate your online membership. If you do not have computer access, please call (877) 890-9332 and reference number XXXXXX .

What We  
Are Doing.

**Your Identity Theft Protection Activation Code: [INSERT ACTIVATION CODE]**

You should also carefully review your credit report for inaccurate or suspicious items. 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) 890-9332.

If you believe there was fraudulent use of your information because of this incident and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent. If, after discussing your situation with an agent, it is determined that identity restoration support is needed then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred from the date of the incident (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that this offer (working with an Experian Identity Restoration agent) is available to you for one year from the date of this letter and does not require any immediate action on your part such as enrolling into IdentityWorks™. To speak with an Experian Identity Restoration agent, please telephone them at (877) 890-9332 and have this letter available for reference. The Terms and Conditions for this offer are located at [www.ExperianIDWorks.com/restoration](http://www.ExperianIDWorks.com/restoration). You will also find self-help tips and information about identity protection at this site.

**What You Can Do.**

Remember to review your bank statements regularly and promptly to detect and prevent fraud. Look for transactions with strange payees or amounts you do not recognize. The more frequently you review your activity and statements, the easier it will be to detect suspicious transactions. If you see items on your statement you believe are not yours, please contact us immediately.

As previously described, we encourage you to activate your membership in the IdentityWorks™ product offered to you at no cost at this time. Outside of activating IdentityWorks™, you are entitled to one free copy of your credit report every twelve months from the three major credit reporting bureaus. 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 keep an eye on the accuracy and completeness of the information in your reports. To order your credit report or obtain more information, visit [www.AnnualCreditReport.com](http://www.AnnualCreditReport.com) or call toll-free 1-877-FACT-ACT (1-877-322-8228).

The Federal Trade Commission has compiled helpful information on steps you can follow to better avoid or detect identity theft, such as requesting a fraud alert or security freeze. You can visit their website at <http://www.ftc.gov/bcp/edu/microsites/idtheft>, call their hotline at 1-877-438-4338, or write to them at 600 Pennsylvania Avenue, NW, Washington, DC 20580. Remain vigilant over the next 12 to 24 months and promptly report incidents of suspected identity theft to us, the appropriate law enforcement agency, and the Federal Trade Commission.

If you are ever concerned about identity theft, you may want to contact one of the three consumer reporting companies listed below and place an initial fraud alert on your credit report. An initial fraud alert remains on your report for 90 days. A fraud alert can make it more difficult for someone to get credit in your name because it tells creditors to follow certain procedures to protect you, but it also

may delay your ability to obtain credit. The credit bureau you contact will forward the fraud alert to the remaining two credit bureaus automatically. Fraud alert messages notify potential creditors to verify your identification before extending credit in your name.

Equifax  
P.O. Box 740241  
Atlanta, GA 30374  
[www.equifax.com](http://www.equifax.com)  
1-800-766-0008

Experian  
P.O. Box 9554  
Allen, TX 75013  
[www.experian.com](http://www.experian.com)  
1-888-397-3742

TransUnion  
Fraud Victim Assistance  
Division  
P.O. Box 2000  
Chester, PA 19022  
[www.transunion.com](http://www.transunion.com)  
1-800-680-7289

For More  
Information.

If you have any questions or concerns, please contact our specialists between the hours of [7 a.m. and 8 p.m. Mountain Time], Monday through Saturday, at the following phone number: (XXX) XXX-XXXX.

We express our most sincere apologies to you for this occurrence.

Please reach out to us, as always, if we can be of assistance.

Sincerely,

[SIGNER'S NAME]

[TITLE]