



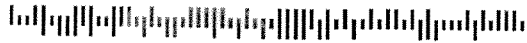
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BANK OF THE WEST

180 Montgomery Street
 San Francisco, CA 94104



Name
 Street Address
 City, State

February 2014

Dear Name

I am writing to alert you that information you provided during an online job application for Bank of the West may have been accessed by unauthorized individuals.

On December 19, 2013 we discovered that a retired internet application that provided job listings and accepted applications for positions at the Bank had been illegally accessed. While we do not have conclusive evidence that personal information was taken during this access, the unauthorized users may have obtained information on certain job candidates. This information includes the user name and password created to access the site and information contained in the online application including name, address, social security number, driver's license number and/or date of birth if you provided them.

On discovery of the potential data exposure, the servers involved were promptly secured and additional security measures were established. We are also actively cooperating with law enforcement in their investigation of this incident.

Because your personal information was potentially involved, we want to provide you with 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 April 30, 2014 and:

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

We deeply regret the potential exposure of your personal information and are committed to supporting you through this situation. Should you have any questions, please feel free to contact us at 1-866-310-7373, weekdays 8 a.m. through 6 p.m. Pacific.

Sincerely,

Eric Eisenberg
 HR Director, Bank of the West

Important Notice



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 or by calling 1-877-322-8228. First Watch also provides you with easy online access to monitor your credit activity using the three major credit bureau services. First Watch suggests you remain vigilant by checking your account statements monthly and requesting your free credit report from one bureau at a time every four months. 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 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.

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 number below. This will let you automatically place fraud alerts with all three agencies, which will send you information on how you can order a free credit report from each of the agencies. The "fraud alert" will stay on your account 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 6790, Fullerton, CA 92834-6790

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 their website at www.privacy.ca.gov.

Note to Indiana residents: For additional steps you may want to take to protect yourself please read the Indiana Identity Theft Prevention section online at www.IndianaConsumer.com for more information about situation-specific actions and responses.

Note to Maryland residents: Residents of Maryland can receive additional information by contacting the Office of Attorney General, 200 St. Paul Pl, Baltimore, MD 21202 phone (888-743-0023) www.oag.state.md.us/idtheft.

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 North Carolina Residents: The North Carolina Attorney General's office is a good source of information about preventing identity theft. You can visit www.ncdoj.gov/Protect-Yourself/2-4-3-Protect-Your-Identity/Protect-Yourself.aspx, contact them at Consumer Protection Division, NC Attorney General's Office, 9001 Mail Service Center, Raleigh, NC 27699-9001 or call (919) 716-6000 (toll free in NC: (877) 566-7226).

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).