



Return Mail Processing
PO Box 589
Claysburg, PA 16625-0589

January 20, 2023

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SAMPLE A SAMPLE - L01 GENERAL
APT ABC
123 ANY STREET
ANYTOWN, ST 12345-6789



Notice of Data [Extra2]

Dear Sample A. Sample:

We are notifying you of a recent data security incident that may have involved your personal information. Bank of Eastern Oregon (“BEO”) takes the privacy and security of all personal information within its possession very seriously. That is why we are informing you of this incident, providing you with steps you can take to protect your personal information, and offering you the opportunity to enroll in complimentary credit monitoring and identity protection services.

What Happened? On September 15, 2022, BEO discovered unusual activity in certain employee email accounts. We immediately took steps to investigate the activity and secure the accounts. We also engaged a leading cybersecurity firm to assist with the investigation to determine whether any personal information may have been affected. The investigation found evidence of unauthorized access to two (2) accounts between September 8, 2022 and September 14, 2022. We then worked diligently to identify individuals whose personal information may have been present in the accounts. We also worked to identify current address information for all potentially impacted individuals. We completed that process on January 11, 2023. We currently have no reason to believe that your personal information has been misused. Nonetheless, we are writing to inform you about the incident and to share steps you can take to protect your personal information.

What Information Was Involved? The information involved may have included your name and your [Extra1].

What We Are Doing. In addition to the steps described above, we implemented additional security measures to further protect our email environment and minimize the likelihood of future incidents.

Also, to help protect your identity, we are offering you the ability to enroll in Experian’s® IdentityWorksSM for 12 months, at no cost to you. This product provides you with superior identity detection and resolution in the event of identity theft. To activate your membership and start monitoring your personal information please follow the steps below:

- Ensure that you **enroll by: April 30, 2023** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/credit>
- Provide your **activation code: ABCDEFGHI**

What You Can Do: We recommend that you review the guidance included with this letter about how to protect your information. If you have questions, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian’s customer care team at **(833) 420-2875** by April 30, 2023. Be prepared to provide engagement number **B083836** as proof of eligibility for the identity restoration services by Experian.



For more information. If you have questions or need assistance, please contact our dedicated call center for more information at (833) 420-2875, from 8 a.m. – 10 p.m. CST, Monday through Friday, and 10 a.m. – 7 p.m. CST, Saturday and Sunday (excluding major U.S. holidays).

We sincerely apologize for this incident and regret any inconvenience it may cause you.

Sincerely,

A handwritten signature in black ink, appearing to read "Jeff L. Bailey". The signature is stylized and cursive.

Jeff L. Bailey
President and CEO
Bank of Eastern Oregon

Steps You Can Take to Protect Your Personal Information

Review Your Account Statements and Notify Law Enforcement of Suspicious Activity: As a precautionary measure, we recommend that you remain vigilant by 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 also should promptly report any fraudulent activity or any suspected incidence of identity theft to proper law enforcement authorities, your state attorney general, and/or the Federal Trade Commission (FTC).

Copy of Credit Report: You may obtain a free copy of your credit report from each of the three major credit reporting agencies once every 12 months by visiting <http://www.annualcreditreport.com/>, 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 also can contact one of the following three national credit reporting agencies:

Equifax

P.O. Box 105788
Atlanta, GA 30348
1-888-378-4329
www.equifax.com

Experian

P.O. Box 9532
Allen, TX 75013
1-800-831-5614
www.experian.com

TransUnion

P.O. Box 1000
Chester, PA 19016
1-800-916-8800
www.transunion.com

Fraud Alert: 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 one year. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any accounts in your name. To place a fraud alert on your credit report, contact any of the three credit reporting agencies identified above. Additional information is available at <http://www.annualcreditreport.com>.

Security Freeze: You have the right to put a security freeze on your credit file for up to one year at no cost. This will prevent new credit from being opened in your name without the use of a PIN number that is issued to you when you initiate the freeze. A security freeze is designed to prevent potential creditors from accessing your credit report without your consent. As a result, using a security freeze may interfere with or delay your ability to obtain credit. You must separately place a security freeze on your credit file with each credit reporting agency. In order to place a security freeze, you may be required to provide the consumer reporting agency with information that identifies you including your full name, Social Security number, date of birth, current and previous addresses, a copy of your state-issued identification card, and a recent utility bill, bank statement or insurance statement.

Additional Free Resources: You can obtain information from the consumer reporting agencies, the FTC, or from your respective state Attorney General about fraud alerts, security freezes, and steps you can take toward preventing identity theft. You may report suspected identity theft to local law enforcement, including to the FTC or to the Attorney General in your state.

Federal Trade Commission

600 Pennsylvania Ave, NW
Washington, DC 20580
consumer.ftc.gov
1-877-438-4338

Maryland Attorney General

St. Paul Plaza
200 St. Paul Place
Baltimore, MD 21202
marylandattorneygeneral.gov
1-888-743-0023

New York Attorney General

Bureau of Internet and Technology
Resources
28 Liberty Street
New York, NY 10005
ag.ny.gov
1-212-416-8433 / 1-800-771-7755

North Carolina Attorney General

9001 Mail Service Center
Raleigh, NC 27699
ncdoj.gov
1-877-566-7226

Rhode Island Attorney General

150 South Main Street
Providence, RI 02903
<http://www.riag.ri.gov>
riag.ri.gov
1-401-274-4400

Washington D.C. Attorney General

400 S 6th Street, NW
Washington, DC 20001
oag.dc.gov
1-202-727-3400

You also have certain rights under the Fair Credit Reporting Act (FCRA): These rights include to know what is in your file; to dispute incomplete or inaccurate information; to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information; as well as other rights. For more information about the FCRA, and your rights pursuant to the FCRA, please visit https://files.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf.



