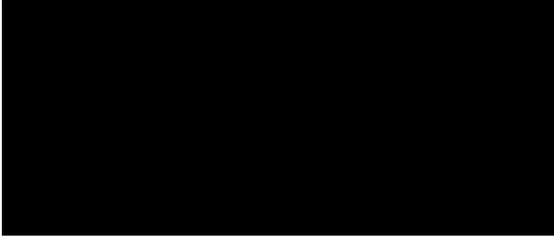




P.O Box 989728  
West Sacramento, CA 95798-9728



Dear [REDACTED]



We are writing with important information regarding a recent security incident at Newcourse Communications, Inc., which provides mailing services to financial institutions including HomeStreet Bank (with which you have or previously had a loan account). The privacy and security of the information we maintain is of the utmost importance to us. We wanted to provide you with information about the incident and let you know about the measures we are taking to protect your information.

**What happened?**

On May 3, 2022, we discovered unauthorized access to our network, which occurred between April 27, 2022 and May 3, 2022. We immediately took steps to secure our network and launched an investigation in consultation with outside cybersecurity professionals to analyze the extent of any compromise of the information on our network.

**What information was involved?**

Based on our ongoing comprehensive investigation and document review, we recently discovered on August 21, 2022, that your full name and loan account number were removed from our network in connection with this incident. The information may also have included details included on a 1098 mortgage statement, including your address, loan balance, loan interest paid, and the last four digits of your Social Security number.

**What are we doing?**

We notified your bank of this discovery and coordinated with it to provide this notice to you. We are also reviewing our security practices and internal controls to enhance the security and privacy of your personal information.

**What can you do?**

You should remain vigilant for incidents of fraud or identity theft, including by reviewing your financial accounts and free credit reports over the next 12 to 24 months. This letter also provides information on other precautionary measures you can take to protect your information, including placing a Fraud Alert and/or Security Freeze on your credit files.

**More information**

Please accept our apologies that this incident occurred. We are committed to maintaining the privacy of personal information in our possession and have taken many precautions to safeguard it. We continually evaluate and modify our practices and internal controls to enhance the security and privacy of your personal information.

**If you have any further questions regarding this incident, you may contact HomeStreet Bank directly at [REDACTED] between 8:00 am and 5:00 pm, Monday through Friday.**

Sincerely,

Newcourse Communications, Inc.

– OTHER IMPORTANT INFORMATION –

**1. Placing a Fraud Alert on Your Credit File.**

We recommend that you place an initial one-year “Fraud Alert” on your credit files, at no charge. A fraud alert tells creditors to contact you personally before they open any new accounts. To place a fraud alert, call any one of the three major credit bureaus at the numbers listed below. As soon as one credit bureau confirms your fraud alert, they will notify the others.

***Equifax***

P.O. Box 105069  
Atlanta, GA 30348-5069  
<https://www.equifax.com/personal/credit-report-services/credit-fraud-alerts/>  
(800) 525-6285

***Experian***

P.O. Box 9554  
Allen, TX 75013  
<https://www.experian.com/fraud/center.html>  
(888) 397-3742

***TransUnion***

Fraud Victim Assistance Department  
P.O. Box 2000  
Chester, PA 19016-2000  
<https://www.transunion.com/fraud-alerts>  
(800) 680-7289

**2. Consider Placing a Security Freeze on Your Credit File.**

You may request that a “Security Freeze” be placed on your credit file, at no charge. A security freeze prohibits, with certain specific exceptions, the consumer reporting agencies from releasing your credit report or any information from it without your express authorization. You may place a security freeze on your credit report by contacting all three nationwide credit reporting companies at the numbers below and following the stated directions or by sending a request in writing, by mail, to all three credit reporting companies:

***Equifax Security Freeze***

P.O. Box 105788  
Atlanta, GA 30348-5788  
<https://www.equifax.com/personal/credit-report-services/credit-freeze/>  
(888)-298-0045

***Experian Security Freeze***

P.O. Box 9554  
Allen, TX 75013  
<http://experian.com/freeze>  
(888) 397-3742

***TransUnion Security Freeze***

P.O. Box 160  
Woodlyn, PA 19094  
<https://www.transunion.com/credit-freeze>  
(888) 909-8872

In order to place the security freeze, you’ll need to supply your name, address, date of birth, Social Security number and other personal information. After receiving your freeze request, each credit reporting company will send you a confirmation letter containing a unique PIN (personal identification number) or password. Keep the PIN or password in a safe place. You will need it if you choose to lift the freeze.

If your personal information has been used to file a false tax return, to open an account or to attempt to open an account in your name or to commit fraud or other crimes against you, you may file a police report in the City in which you currently reside.

**3. Obtaining a Free Credit Report.**

Under federal law, you are entitled to one free credit report every 12 months from each of the above three major nationwide credit reporting companies. Call **1-877-322-8228** or request your free credit reports online at **www.annualcreditreport.com**. Once you receive your credit reports, review them for discrepancies. Identify any accounts you did not open or inquiries from creditors that you did not authorize. Verify all information is correct. If you have questions or notice incorrect information, contact the credit reporting company.

**4. Additional Helpful Resources.**

Even if you do not find any suspicious activity on your initial credit reports, the Federal Trade Commission (FTC) recommends that you check your credit reports periodically. Checking your credit report periodically can help you spot problems and address them quickly.

If you find suspicious activity on your credit reports or have reason to believe your information is being misused, call your local law enforcement agency and file a police report. Be sure to obtain a copy of the police report, as many

creditors will want the information it contains to absolve you of the fraudulent debts. You may also file a complaint with the FTC by contacting them on the web at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft), by phone at 1-877-IDTHEFT (1-877-438-4338), or by mail at Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580. Your complaint will be added to the FTC's Identity Theft Data Clearinghouse, where it will be accessible to law enforcement for their investigations. In addition, you may obtain information from the FTC about fraud alerts and security freezes.

**Additional information for residents of the following states:**

**Connecticut:** You may contact and obtain information from your state attorney general at: *Connecticut Attorney General's Office*, 165 Capitol Ave, Hartford, CT 06106, 1-860-808-5318, [www.ct.gov/ag](http://www.ct.gov/ag)

**New York:** You may contact and obtain information from these state agencies: *New York Department of State Division of Consumer Protection*, One Commerce Plaza, 99 Washington Ave., Albany, NY 12231-0001, 518-474-8583 / 1-800-697-1220, <http://www.dos.ny.gov/consumerprotection>; and *New York State Office of the Attorney General*, The Capitol, Albany, NY 12224-0341, 1-800-771-7755, <https://ag.ny.gov>