

Potawatomi Business Development Corporation

10300 SW Greenburg Rd. Suite 570
Portland, OR 97223



<<First Name>> <<Last Name>>
<<Address1>> <<Address2>>
<<City>>, <<State>> <<Zip>>

November 5, 2021

Re: Notice of Data Security Incident

Dear <<First Name>> <<Last Name>>,

I am writing to inform you of a recent cyber incident experienced by Potawatomi Business Development Corporation ("PBDC") that may have involved your personal information. PBDC takes the privacy and security of your information very seriously, which is why we are informing you of the incident.

What Happened: On July 15, 2021, PBDC detected suspicious activity within our network. We immediately launched an investigation and engaged cybersecurity experts to assist in our response to the incident. Furthermore, we reported the incident to law enforcement, including the Federal Bureau of Investigation ("FBI"), in hopes of holding the perpetrator(s) accountable. On October 7, 2021, PBDC learned that your personal information was located in the files that may have been accessed or acquired without authorization. Immediately thereafter, PBDC worked diligently to identify address information for all impacted individuals, which was completed on November 1, 2021.

What Information Was Involved: The incident involved your name and your: <<VARIABLE TEXT>>.

What We Are Doing: As soon as we discovered the incident, we took the steps described above. In addition, we have implemented additional measures to enhance the security of our digital environment in an effort to minimize the likelihood of a similar event from occurring in the future. At this time, there is no evidence your information has been misused.

What You Can Do: We encourage you to follow the recommendations on the next page to help protect your information.

For More Information: If you have any questions regarding the incident, please call 1-800-939-4170 between 6:00 am to 6:00 pm Pacific time, Monday through Friday.

We remain dedicated to protecting your personal information and deeply regret any concern or inconvenience this may cause you.

Sincerely,

A handwritten signature in black ink, appearing to read "R. Mueller", written in a cursive style.

Randy S. Mueller, Chief Executive Officer
Potawatomi Business Development Corporation

Steps You Can Take to Further Protect Your 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 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:

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| TransUnion P.O. Box 1000 Chester, PA 19016 1-800-916-8800 www.transunion.com | Experian P.O. Box 2002 Allen, TX 75013 1-888-397-3742 www.experian.com | Equifax P.O. Box 740241 Atlanta, GA 30374 1-888-548-7878 www.equifax.com |
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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 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: Under U.S. law, 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.

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| Federal Trade Commission 600 Pennsylvania Ave, NW Washington, DC 20580 www.consumer.ftc.gov , and www.ftc.gov/idtheft 1-877-438-4338 | Maryland Attorney General 200 St. Paul Place Baltimore, MD 21202 www.oag.state.md.us 1-888-743-0023 | North Carolina Attorney General 9001 Mail Service Center Raleigh, NC 27699 www.ncdoj.gov 1-877-566-7226 | Rhode Island Attorney General 150 South Main Street Providence, RI 02903 www.riag.ri.gov 1-401-274-4400 |
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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 http://files.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf.

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<<First Name>> <<Last Name>>
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To Enroll, Please Call:
1-800-939-4170
Or Visit:
<https://app.idx.us/account-creation/protect>
Enrollment Code: <<XXXXXXXXXX>>

November 5, 2021

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Dear <<First Name>> <<Last Name>>,

I am writing to inform you of a recent cyber incident experienced by Potawatomi Business Development Corporation (“PBDC”) that may have involved your personal information. PBDC takes the privacy and security of your information very seriously, which is why we are informing you of the incident and offering you complimentary credit monitoring and identity protection services.

What Happened: On July 15, 2021, PBDC detected suspicious activity within our network. We immediately launched an investigation and engaged cybersecurity experts to assist in our response to the incident. Furthermore, we reported the incident to law enforcement, including the Federal Bureau of Investigation (“FBI”), in hopes of holding the perpetrator(s) accountable. On October 7, 2021, PBDC learned that your personal information was located in the files that may have been accessed or acquired without authorization. Immediately thereafter, PBDC worked diligently to identify address information for all impacted individuals, which was completed on November 1, 2021.

What Information Was Involved: The incident involved your name and your: <<VARIABLE TEXT>>.

What We Are Doing: As soon as we discovered the incident, we took the steps described above. In addition, we have implemented additional measures to enhance the security of our digital environment in an effort to minimize the likelihood of a similar event from occurring in the future.

We are providing you with steps that you can take to help protect your personal information, and, as an added precaution, we are offering you complimentary identity protection services through IDX, a leader in risk mitigation and response. These services include <<12 / 24>> months of credit monitoring, dark web monitoring, a \$1,000,000 identity fraud loss reimbursement policy, and fully-managed identity theft recovery services.

At this time, there is no evidence your information has been misused. However, we encourage you to take full advantage of this service offering.

What You Can Do: We encourage you to follow the recommendations on the next page to help protect your information. We also encourage you to enroll in the complimentary services offered by going to <https://app.idx.us/account-creation/protect> or calling 1-800-939-4170. and using the enrollment code listed above. Please note that the deadline to enroll is February 5, 2022.

For More Information: If you have any questions regarding the incident or would like assistance with enrolling in the services offered, please call 1-800-939-4170 between 6:00 am to 6:00 pm Pacific time, Monday through Friday.

We remain dedicated to protecting your personal information and deeply regret any concern or inconvenience this may cause you.

Sincerely,

A handwritten signature in black ink, appearing to read "R. Mueller", with a long horizontal flourish extending to the right.

Randy S. Mueller, Chief Executive Officer
Potawatomi Business Development Corporation

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