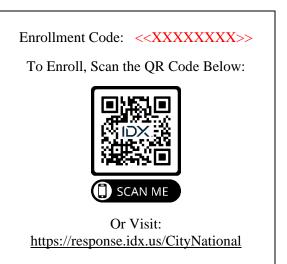
City National Bank Bci FINANCIAL GROUP P.O. Box 1907 Suwanee, GA 30024

[Name] [ADDRESS] [ADDRESS 2] [CITY, STATE, ZIP] [REF#: [REFERENCE#]

June 30, 2023

## [Re: Notice of Data Breach]

Dear [NAME],



On May 31, 2023, Progress Software announced a previously unknown (Zero-Day) vulnerability affecting its MOVEit® Transfer application (SecureFT). City National Bank of Florida ("CNBF"), alongside many other organizations, utilizes this application for managed file transfers and other business purposes for a subset of our clients. We are unfortunately one of many organizations affected by this issue. This Zero Day vulnerability has impacted thousands of organizations, across all industries, and in many geographies around the world.

Please note, this has not, and will not, affect our ability to provide quality banking and financial services to our valued account holders and corporate clients. Now, as always, we are strictly focused on protecting our clients' deposits and transactions. Importantly, it is still safe to interact with our corporate systems, including online banking.

Our investigation determined that your personal information held at CNBF was affected. We are notifying you and providing tools you can use to help protect against possible identity theft or fraud, should you feel it is appropriate to do so.

**WHAT HAPPENED:** After Progress Software's announcement on May 31<sup>st</sup>, CNBF immediately began investigating to determine if it was among one of the thousands of Progress Software customers affected. We engaged third-party cybersecurity and forensics experts to assist us in our remediation and investigative efforts and notified law enforcement. On June 3<sup>rd</sup>, our investigation identified that certain information on the MOVEit Transfer application was removed on May 29-30th by an unauthorized party.

**WHAT INFORMATION WAS INVOLVED:** The information involved may have included your first and last name, date of birth, bank account number, Social Security Number, email and mailing addresses.

**WHAT WE ARE DOING:** Upon being notified of Progress Software's Zero-Day vulnerability, we immediately took the application offline and have applied the available patches issued by Progress Software to fix the vulnerability. We have implemented a number of additional security measures to increase our ability to monitor and detect any suspicious account activity. Although we are actively monitoring for suspicious account activity, if you are concerned and would like us to discuss options for changing your account number, please contact us at the number below.

To help relieve concerns and restore confidence following this incident, we are offering identity theft protection services through IDX, A ZeroFox Company, the data breach and recovery services expert. IDX identity protection services include: 24 months of credit and CyberScan monitoring, a \$1,000,000 insurance reimbursement policy, and fully managed ID theft recovery services. With this protection, IDX will help you resolve issues if your identity is compromised.

**WHAT YOU CAN DO:** We encourage you to contact IDX with any questions and to enroll in the free identity protection services by calling 888-775-8498, going to <u>https://response.idx.us/CityNational</u>, or scanning the QR image and using the Enrollment Code provided above. IDX representatives are available Monday through Friday from 9 am - 9 pm Eastern Time. Please note the deadline to enroll is September 30, 2023.

Affected individuals may consider freezing their credit to prevent loans, credit cards, and other services from being opened in their names without their permission. To initiate a credit freeze, contact each of the three national credit reporting agencies listed on the following page. Additional information is available at <u>www.annualcreditreport.com</u>. We also recommend you review your credit reports and account statements over the next 12 to 24 months and notify your financial institution of any unauthorized transactions or incidents of suspected identity theft. Refer to the enclosed "Important Additional Information" for other precautions you can take.

**FOR MORE INFORMATION:** If you have any questions about this incident, please go to <u>https://response.idx.us/CityNational</u>, scan the QR image, or contact 888-775-8498, Monday – Friday between 9:00 a.m. and 9:00 p.m. Eastern Time, excluding major U.S. holidays, or reach out to your relationship manager for more assistance.

Our clients are our utmost priority. We deeply regret the concern or inconvenience this incident may cause you and appreciate your patience and support.

Sincerely,

City National Bank of Florida

ENC: Important Additional Information

## Important Additional Information

**For residents of** *Iowa*: *Y*ou are advised to report any suspected identity theft to law enforcement or to the Attorney General. **For residents of** *Oregon*: You are advised to report any suspected identity theft to law enforcement, including the Attorney General, and the Federal Trade Commission.

**For residents of** *New Mexico:* You are advised to review personal account statements and credit reports, as applicable, to detect errors resulting from the security incident. You have rights under the federal Fair Credit Reporting Act (FCRA). These include, among others, the right to know what is in your file; to dispute incomplete or inaccurate information; and to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information. For more information about the FCRA, please visit <u>https://files.consumerfinance.gov/f/201504 cfpb summary your-rights-underfcra.pdf</u> or see the contact information for the Federal Trade Commission listed below.

## For residents of District of Columbia, Maryland, New York, North Carolina, and Rhode Island:

You can obtain information from the District of Columbia, Maryland, North Carolina, New York, and Rhode Island Offices of the Attorney General and the Federal Trade Commission about fraud alerts, security freezes, and steps you can take toward preventing identity theft. There were approximately 7 Rhode Island residents notified in this incident.

DC Attorney	Maryland Office of	New York Attorney	North Carolina	Rhode Island
General	Attorney General	General	Attorney General	Attorney General
400 6 <sup>th</sup> Street NW	200 St. Paul Pl	120 Broadway, 3rd Fl	9001 Mail Service Ctr	150 South Main St
Washington, DC	Baltimore, MD 21202	New York, NY 10271	Raleigh, NC 27699	Providence, RI
20001	1-888-743-0023	1-800-771-7755	1-877-566-7226	02903
1-202-727-3400 www.oag.dc.gov	https://www.maryland attorneygeneral.gov/	www.ag.ny.gov	https://ncdoj.gov/	1-401-274-4400 www.riag.ri.gov

**Federal Trade Commission,** Consumer Response Center 600 Pennsylvania Ave, NW Washington, DC 20580 1-877-IDTHEFT (438-4338) <u>www.identitytheft.gov</u>

<u>Massachusetts and Rhode Island residents</u>: You have the right to obtain a police report if you are a victim of identity theft.

## For residents of all states:

You may obtain a copy of your credit report, free of charge, whether or not you suspect any unauthorized activity on your account. You may obtain a free copy of your credit report from each of the three nationwide credit reporting agencies and have information relating to fraudulent transactions deleted. To order your free credit report, please visit <u>www.annualcreditreport.com</u>, or call toll-free at 1-877-322-8228. You can also order your annual free credit report by mailing a completed Annual Credit Report Request Form (available at <u>www.consumer.ftc.gov/articles/0155-free-credit-reports</u>) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281.

**Fraud Alerts:** You can place fraud alerts with the three credit bureaus by phone and online with Equifax (<u>https://assets.equifax.com/assets/personal/Fraud\_Alert\_Request\_Form.pdf</u>), Experian (<u>www.experian.com/fraud/center.html</u>) or Transunion (<u>www.transunion.com/fraud-victim-resource/place-fraud-alert</u>). A fraud alert tells creditors to follow certain procedures, including contacting you, before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you, but also may delay you when you seek to obtain credit. Initial fraud alerts last for one year. Victims of identity theft can also get an extended fraud alert for seven years. The phone numbers for all three credit bureaus are at the bottom of this page.

**Monitoring:** You should always remain vigilant for incidents of fraud and identity theft by reviewing payment card account statements and monitoring your credit reports for suspicious or unusual activity.

**Security Freeze:** You also have the right to place a security freeze on your credit report. A security freeze is intended to prevent credit, loans, and services from being approved in your name without your consent. To place a security freeze on your credit report, you need to make a request to each consumer reporting agency by visiting their websites below or by mail. In order to place the security freeze for yourself, your spouse, or a minor under the age of 16, you will need to provide your name, address for the past two years, date of birth, Social Security number, proof of identity and proof of address as requested by the credit reporting company. After receiving your freeze request, each credit reporting company will send

you a confirmation letter containing a unique PIN (personal identification number) or password, which will be required to lift the freeze, which you can do either temporarily or permanently. It is free to place, lift, or remove a security freeze.

#### **Equifax Security Freeze**

P.O. Box 105788 Atlanta, GA 30348-5788 www.equifax.com/personal/creditreport-services/credit-freeze/ 1-866-478-0027

**Experian Security Freeze** P.O. Box 9554 Allen, TX 75013-9544 http://www.experian.com/freeze/center.html www.transunion.com/credit-freeze 1-888-397-3742

ransUnion Security Freeze O. Box 160 Woodlyn, PA 19094 1-800-916-8800

City National Bank Bci FINANCIAL GROUP P.O. Box 1907 Suwanee, GA 30024

[Name] [ADDRESS] [ADDRESS 2] [CITY, STATE, ZIP] [REF#: [REFERENCE#]

June 30, 2023

## [Re: Notice of Data Breach]

Dear Parent or Guardian of [NAME]



On May 31, 2023, Progress Software announced a previously unknown (Zero-Day) vulnerability affecting its MOVEit® Transfer application (SecureFT). City National Bank of Florida ("CNBF"), alongside many other organizations, utilizes this application for managed file transfers and other business purposes for a subset of our clients. We are unfortunately one of many organizations affected by this issue. This Zero Day vulnerability has impacted thousands of organizations, across all industries, and in many geographies around the world.

Please note, this has not, and will not, affect our ability to provide quality banking and financial services to our valued account holders and corporate clients. Now, as always, we are strictly focused on protecting our clients' deposits and transactions. Importantly, it is still safe to interact with our corporate systems, including online banking.

Our investigation determined that your child's personal information held at CNBF was affected. We are notifying you and providing tools you can use to help protect your child against possible identity theft or fraud, should you feel it is appropriate to do so.

**WHAT HAPPENED:** After Progress Software's announcement on May 31<sup>st</sup>, CNBF immediately began investigating to determine if it was among one of the thousands of Progress Software customers affected. We engaged third-party cybersecurity and forensics experts to assist us in our remediation and investigative efforts and notified law enforcement. On June 3<sup>rd</sup>, our investigation identified that certain information on the MOVEit Transfer application was removed on May 29-30th by an unauthorized party.

**WHAT INFORMATION WAS INVOLVED:** The information involved may have included your child's first and last name, date of birth, bank account number, Social Security Number, email and mailing addresses.

**WHAT WE ARE DOING:** Upon being notified of Progress Software's Zero-Day vulnerability, we immediately took the application offline and have applied the available patches issued by Progress Software to fix the vulnerability. We have implemented a number of additional security measures to increase our ability to monitor and detect any suspicious account activity. Although we are actively monitoring for suspicious account activity, if you are concerned and would like us to discuss options for changing your child's account number, please contact us at the number below.

To help relieve concerns and restore confidence following this incident, we are offering identity theft protection services through IDX, A ZeroFox Company, the data breach and recovery services expert. IDX identity protection services include: 24 months of CyberScan monitoring, a \$1,000,000 insurance reimbursement policy, and fully managed ID theft recovery services. With this protection, IDX will help you resolve issues if your child's identity is compromised.

**WHAT YOU CAN DO:** We encourage you to contact IDX with any questions and to enroll in the free identity protection services by calling 888-775-8498, going to <u>https://response.idx.us/CityNational</u>, or scanning the QR image and using the Enrollment Code provided above. IDX representatives are available Monday through Friday from 9 am - 9 pm Eastern Time. Please note the deadline to enroll is September 30, 2023.

Again, at this time, there is no evidence that your child's information has been misused. However, we encourage you to take full advantage of this service offering. IDX representatives have been fully versed on the incident and can answer questions or concerns you may have regarding protection of your child's personal information.

**FOR MORE INFORMATION:** If you have any questions about this incident, please go to <u>https://response.idx.us/CityNational</u>, scan the QR image, or contact 888-775-8498, Monday – Friday between 9:00 a.m. and 9:00 p.m. Eastern Time, excluding major U.S. holidays, or reach out to your relationship manager for more assistance.

Our clients are our utmost priority. We deeply regret the concern or inconvenience this incident may cause and appreciate your patience and support.

Sincerely,

City National Bank of Florida

ENC: Recommended Steps to Help Protect Your Child's Information

## **Recommended Steps to Help Protect Your Child's Information**

**For residents of** *Iowa***:** You are advised to report any suspected identity theft to law enforcement or to the Attorney General. **For residents of** *Oregon***:** You are advised to report any suspected identity theft to law enforcement, including the Attorney General, and the Federal Trade Commission.

**For residents of** *New Mexico:* You are advised to review personal account statements and credit reports, as applicable, to detect errors resulting from the security incident. You have rights under the federal Fair Credit Reporting Act (FCRA). These include, among others, the right to know what is in your file; to dispute incomplete or inaccurate information; and to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information. For more information about the FCRA, please visit <u>https://files.consumerfinance.gov/f/201504 cfpb summary your-rights-underfcra.pdf</u> or see the contact information for the Federal Trade Commission listed below.

#### For residents of District of Columbia, Maryland, New York, North Carolina, and Rhode Island:

You can obtain information from the District of Columbia, Maryland, North Carolina, New York, and Rhode Island Offices of the Attorney General and the Federal Trade Commission about fraud alerts, security freezes, and steps you can take toward preventing identity theft. There were approximately 7 Rhode Island residents notified in this incident.

DC Attorney	Maryland Office of	New York Attorney	North Carolina	<b>Rhode Island</b>
General	Attorney General	General	Attorney General	Attorney General
400 6 <sup>th</sup> Street NW	200 St. Paul Pl	120 Broadway, 3rd Fl	9001 Mail Service Ctr	150 South Main St
Washington, DC	Baltimore, MD 21202	New York, NY 10271	Raleigh, NC 27699	Providence, RI
20001	1-888-743-0023	1-800-771-7755	1-877-566-7226	02903
1-202-727-3400	https://www.maryland	www.ag.ny.gov	https://ncdoj.gov/	1-401-274-4400
www.oag.dc.gov	attorneygeneral.gov/			www.riag.ri.gov

**Federal Trade Commission,** Consumer Response Center 600 Pennsylvania Ave, NW Washington, DC 20580

1-877-IDTHEFT (438-4338) www.identitytheft.gov

1-8//-IDTHEFT (438-4338) www.identitytheft.gov

*Massachusetts and Rhode Island residents*: You have the right to obtain a police report if you are a victim of identity theft.

#### For residents of all states:

You may obtain a copy of your credit report, free of charge, whether or not you suspect any unauthorized activity on your account. You may obtain a free copy of your credit report from each of the three nationwide credit reporting agencies and have information relating to fraudulent transactions deleted. To order your free credit report, please visit <u>www.annualcreditreport.com</u>, or call toll-free at 1-877-322-8228. You can also order your annual free credit report by mailing a completed Annual Credit Report Request Form (available at <u>www.consumer.ftc.gov/articles/0155-free-credit-reports</u>) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281.

**Fraud Alerts:** You can place fraud alerts with the three credit bureaus by phone and online with Equifax (<u>https://assets.equifax.com/assets/personal/Fraud\_Alert\_Request\_Form.pdf</u>), Experian

(www.experian.com/fraud/center.html) or Transunion (www.transunion.com/fraud-victim-resource/place-fraud-alert). A fraud alert tells creditors to follow certain procedures, including contacting you, before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you, but also may delay you when you seek to obtain credit. Initial fraud alerts last for one year. Victims of identity theft can also get an extended fraud alert for seven years. The phone numbers for all three credit bureaus are at the bottom of this page.

**Monitoring:** You should always remain vigilant for incidents of fraud and identity theft by reviewing payment card account statements and monitoring your credit reports for suspicious or unusual activity.

**Security Freeze:** You also have the right to place a security freeze on your credit report. A security freeze is intended to prevent credit, loans, and services from being approved in your name without your consent. To place a security freeze on your credit report, you need to make a request to each consumer reporting agency by visiting their websites below or by mail. In order to place the security freeze for yourself, your spouse, or a minor under the age of 16, you will need to provide your name, address for the past two years, date of birth, Social Security number, proof of identity and proof of address as requested by the credit reporting company. After receiving your freeze request, each credit reporting company will send you a confirmation letter containing a unique PIN (personal identification number) or password, which will be required to lift the freeze, which you can do either temporarily or permanently. It is free to place, lift, or remove a security freeze.

**Equifax Security Freeze** 

P.O. Box 105788 Atlanta, GA 30348-5788 www.equifax.com/personal/creditreport-services/credit-freeze/ 1-866-478-0027

# **Experian Security Freeze**

P.O. Box 9554 Allen, TX 75013-9544 http://www.experian.com/freeze/center.html www.transunion.com/credit-freeze 1-888-397-3742

**TransUnion Security Freeze** P.O. Box 160 Woodlyn, PA 19094 1-800-916-8800

City National Bank Bci FINANCIAL GROUP P.O. Box 1907 Suwanee, GA 30024

[Name] [ADDRESS] [ADDRESS 2] [CITY, STATE, ZIP] [REF#: [REFERENCE#]

June 30, 2023

## [Re: Notice of Data Breach]

Dear Administrator/Executor of the Estate of [NAME],

To Enroll, Scan the QR Code Below:

Enrollment Code: <<XXXXXXX>>>

On May 31, 2023, Progress Software announced a previously unknown (Zero-Day) vulnerability affecting its MOVEit® Transfer application (SecureFT). City National Bank of Florida ("CNBF"), alongside many other organizations, utilizes this application for managed file transfers and other business purposes for a subset of our clients. We are unfortunately one of many organizations affected by this issue. This Zero Day vulnerability has impacted thousands of organizations, across all industries, and in many geographies around the world.

Please note, this has not, and will not, affect our ability to provide quality banking and financial services to our valued account holders and corporate clients. Now, as always, we are strictly focused on protecting our clients' deposits and transactions. Importantly, it is still safe to interact with our corporate systems, including online banking.

Our investigation determined that your loved one's personal information held at CNBF was affected. We are notifying you and providing tools you can use to help protect your loved one against possible identity theft or fraud, should you feel it is appropriate to do so.

**WHAT HAPPENED:** After Progress Software's announcement on May 31<sup>st</sup>, CNBF immediately began investigating to determine if it was among one of the thousands of Progress Software customers affected. We engaged third-party cybersecurity and forensics experts to assist us in our remediation and investigative efforts and notified law enforcement. On June 3<sup>rd</sup>, our investigation identified that certain information on the MOVEit Transfer application was removed on May 29-30<sup>th</sup> by an unauthorized party.

**WHAT INFORMATION WAS INVOLVED:** The information involved may have included your loved one's first and last name, date of birth, bank account number, Social Security Number, email and mailing addresses.

**WHAT WE ARE DOING:** Upon being notified of Progress Software's Zero-Day vulnerability, we immediately took the application offline and have applied the available patches issued by Progress Software to fix the vulnerability. We have implemented a number of additional security measures to increase our ability to monitor and detect any suspicious account activity. Although we are actively monitoring for suspicious account activity, if you are concerned and would like us to discuss options for changing your loved one's account number, please contact us at the number below.

To help relieve concerns and restore confidence following this incident, we are offering identity theft protection services through IDX, A ZeroFox Company, the data breach and recovery services expert. IDX identity protection services include: 24 months of credit and CyberScan monitoring, a \$1,000,000 insurance reimbursement policy, and fully managed ID theft recovery services. With this protection, IDX will help you resolve issues if your loved one's identity is compromised. Please note that you may not be able to enroll if the Social Security Administration has notified the credit bureaus that your loved one is deceased.

**WHAT YOU CAN DO:** We encourage you to contact IDX with any questions and to enroll in the free identity protection services by calling 888-775-8498, going to <u>https://response.idx.us/CityNational</u>, or scanning the QR image and using the Enrollment Code provided above. IDX representatives are available Monday through Friday from 9 am - 9 pm Eastern Time. Please note the deadline to enroll is September 30, 2023.

Affected individuals may consider freezing their credit to prevent loans, credit cards, and other services from being opened in their names without their permission. To initiate a credit freeze, contact each of the three national credit reporting agencies listed on the following page. Additional information is available at <u>www.annualcreditreport.com</u>. We also recommend you review your loved one's credit reports and account statements over the next 12 to 24 months and notify your loved one's financial institution of any unauthorized transactions or incidents of suspected identity theft. Refer to the enclosed "Important Additional Information" for other precautions you can take.

**FOR MORE INFORMATION:** If you have any questions about this incident, please go to <u>https://response.idx.us/CityNational</u>, scan the QR image, or contact 888-775-8498, Monday – Friday between 9:00 a.m. and 9:00 p.m. Eastern Time, excluding major U.S. holidays, or reach out to your loved one's relationship manager for more assistance.

Our clients are our utmost priority. We deeply regret the concern or inconvenience this incident may cause you and appreciate your patience and support.

Sincerely,

City National Bank of Florida

ENC: Recommended Steps to Help Protect Your Loved One's Information

## **Recommended Steps to Help Protect Your Loved One's Information**

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DC Attorney General	Maryland Office of Attorney General	New York Attorney General	North Carolina Attorney General	Rhode Island Attorney General
400 6 <sup>th</sup> Street NW	200 St. Paul Pl	120 Broadway, 3rd Fl	9001 Mail Service Ctr	150 South Main St
Washington, DC	Baltimore, MD 21202	New York, NY 10271	Raleigh, NC 27699	Providence, RI
20001	1-888-743-0023	1-800-771-7755	1-877-566-7226	02903
1-202-727-3400	https://www.maryland	www.ag.ny.gov	https://ncdoj.gov/	1-401-274-4400
www.oag.dc.gov	attorneygeneral.gov/			www.riag.ri.gov

Federal Trade Commission, Consumer Response Center 600 Pennsylvania Ave, NW Washington, DC 20580 1-877-IDTHEFT (438-4338) <u>www.identitytheft.gov</u>

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**Fraud Alerts:** You can place fraud alerts with the three credit bureaus by phone and online with Equifax (<u>https://assets.equifax.com/assets/personal/Fraud\_Alert\_Request\_Form.pdf</u>), Experian (www.experian.com/fraud/center.html) or Transunion (www.transunion.com/fraud-victim-resource/place-fraud-alert). A

fraud alert tells creditors to follow certain procedures, including contacting you, before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you, but also may delay you when you seek to obtain credit. Initial fraud alerts last for one year. Victims of identity theft can also get an extended fraud alert for seven years. The phone numbers for all three credit bureaus are at the bottom of this page.

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you a confirmation letter containing a unique PIN (personal identification number) or password, which will be required to lift the freeze, which you can do either temporarily or permanently. It is free to place, lift, or remove a security freeze.

#### **Equifax Security Freeze**

P.O. Box 105788 Atlanta, GA 30348-5788 www.equifax.com/personal/creditreport-services/credit-freeze/ 1-866-478-0027

**Experian Security Freeze** P.O. Box 9554 Allen, TX 75013-9544 http://www.experian.com/freeze/center.html www.transunion.com/credit-freeze 1-888-397-3742

**TransUnion Security Freeze** P.O. Box 160 Woodlyn, PA 19094 1-800-916-8800