

[DATE]

Customer Name  
Street Address  
City, State Zip

Dear [Customer first and last name]:

As a follow-up to our verbal conversations, I am reaching out to communicate how our team is working to support you through your recent business email compromise.

As we discussed, a fraudster gained access to a secured email message First Interstate sent to Matco Acoustics, which included sensitive signature card information for each account signer. Signature card information includes each signer's name, address, phone number, and social security number.

To date, we are not aware of any use or distribution of potentially accessed information, but to provide you with continued support, we would like to offer one free year of credit monitoring service to each of the signers on your account. If you elect to activate this service, please contact me, Jeff McGough, at 406-255-5838.

For additional fraud prevention tips and guidance, please refer to the "Important Additional Information" enclosed.

If you have questions about this incident, please feel free to contact me directly. I greatly appreciate your business and the continued opportunity to serve you.

Sincerely,



Jeff McGough  
SBA Lending Specialist  
[jeffrey.mcgough@fib.com](mailto:jeffrey.mcgough@fib.com)  
406-255-5838

## Important Additional 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 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 pursuant to the federal Fair Credit Reporting Act. Please visit [https://files.consumerfinance.gov/f/201504\\_cfpb\\_summary\\_your-rights-under-fcra.pdf](https://files.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf) or see the contact information for the Federal Trade Commission listed below.

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

**For residents of all states:**

It is recommended that you remain vigilant for incidents of fraud and identity theft by reviewing payment card account statements and monitoring your credit reports for unauthorized activity. You may obtain a copy of your credit report, for free, 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. To order your free credit report, please visit [www.annualcreditreport.com](http://www.annualcreditreport.com), 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 <https://www.consumer.ftc.gov/articles/0155-free-credit-reports>) 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 ([https://assets.equifax.com/assets/personal/Fraud\\_Alert\\_Request\\_Form.pdf](https://assets.equifax.com/assets/personal/Fraud_Alert_Request_Form.pdf)), Experian (<https://www.experian.com/fraud/center.html>), or Transunion (<https://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 and monitor your accounts 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 certified mail, overnight mail, regular stamped mail, or by following the instructions found at the websites listed below. The following information must be included when requesting a security freeze for yourself or your spouse or a minor under 16: (1) full name, with middle initial and any suffixes; (2) Social Security number; (3) date of birth; (4) current address and any previous addresses for the past five years; (5) Proof of current address, such as current utility or telephone bill, bank, or insurance statement; (6) legible photocopy of government-issued identification card (state driver's license or ID card, military identification, etc.); and (7) if you are a victim of identity theft, include a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft. It is essential that each copy be legible, display your name and current mailing address, and the date of issue. It is free to place, lift, or remove a security freeze.

**Equifax Security Freeze**

P.O. Box 105788

Atlanta, GA 30348-5788

<https://www.equifax.com/personal/credit-report-services/>

800-525-6285

**Experian Security Freeze**

P.O. Box 9554

Allen, TX 75013-9544

<https://www.experian.com/help/>

888-397-3742

**TransUnion Security Freeze**

P.O. Box 2000

Chester, PA 19014-0200

<https://www.transunion.com/credit-help>

800-680-7289

[DATE]

Customer Name  
Street Address  
City, State Zip

Dear [Customer first and last name]:

Earlier this month, a fraudster gained access to a secured email message First Interstate sent to Matco Acoustics, which included sensitive signature card information for each account signer. Signature card information includes each signer's name, address, phone number, and social security number.

As a signer on this account, I want to share how our team is working to support you through this recent business email compromise.

To date, we are not aware of any use or distribution of potentially accessed information, but to provide you with continued support, we would like to offer one free year of credit monitoring service. If you elect to activate this service, please contact me, Jeff McGough, at 406-255-5838.

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