



216 Franklin Street, Johnstown, PA 15901

Reserved Space for Customer Address

September 27, 2023

Re: Notice of Data Security Incident

Dear Customer:

At AmeriServ Financial Inc. ("AmeriServ"), we take the privacy and security of our customers' personal information seriously. For that reason, we are writing to provide you with notice of a recent data security incident experienced by one of our third-party vendors that involved your personal information.¹ The data security incident arose from a vulnerability within a file transfer tool used by our vendor. While AmeriServ does not have any evidence at this time that your personal information has been used in an unauthorized way, we take this matter seriously and are nonetheless sending this letter to:

- Communicate what happened
- Identify the personal information involved
- Provide details on how to enroll in 24-months of identity monitoring and theft resolution services we are offering to you **at no charge**

What Happened

On May 31, 2023, Progress Software reported a previously unknown vulnerability in its MOVEit Transfer tool to our vendor. Upon notification, our vendor immediately suspended use of the MOVEit Transfer tool and it remained disabled until our vendor received and implemented a software patch to remediate the issue. Our vendor also launched an immediate investigation working alongside cyber experts and appropriate law enforcement agencies. The investigation revealed evidence that an unauthorized third party potentially accessed certain files transferred through MOVEit Transfer that contained some of your personal information.

There is no evidence at this time that your personal information has been used in an unauthorized way.

What Personal Information Was Involved

The personal information involved may have included your name, bank account number, and Social Security number.

What We Are Doing

In addition to providing notice to you through this letter, AmeriServ took immediate action once notified of the vulnerability in the MOVEit Transfer tool to investigate this matter, obtain necessary information from our vendor, and work with counsel experienced in handling security incidents. In addition, AmeriServ received assurances from our vendor that the vulnerability had been patched and immediately took steps to ensure that the vendor promptly investigated and mitigated the effects of the incident. Additionally, to help protect your identity, complimentary identity theft services are being provided through ChexSystems®.

Enroll in Free Identity Monitoring

To help protect your identity, we are offering a complimentary 24-month membership to OnAlert™ (Essential

¹ This notice was not delayed as a result of any law enforcement investigation.

Bundle) from ChexSystems®. OnAlert provides you with identity monitoring and can assist with the resolution of identity theft. **To activate your membership in OnAlert and start monitoring your personal information please enroll at [Reserved for URL] by December 31, 2023.** Your link will not work after this date. You will need to provide the website link noted above as proof of eligibility for this offer.

For new member questions and assistance with enrollment, please contact the OnAlert customer care team at (833) 919-4756. A credit card is **not** required for enrollment into OnAlert. Customer care hours are Monday-Friday 8:00 am to 10:00 pm CT, with Saturday and Sunday hours from 10:00 am to 7:00 pm CT.

Once you enroll, you can contact OnAlert's customer care team **immediately** regarding any fraud issues. If you believe there was fraudulent use of your information and would like to discuss how you may be able to resolve it, an OnAlert agent will support you with investigation and resolution of each incident of potential fraud.

With OnAlert (Essential Bundle), you will have access to the following features:

- **Single-Bureau Credit Report and Manual VantageScore® from Experian®***: Credit reports and scores from Experian.
- **Single-Bureau Credit Monitoring from Experian**: Actively monitors Experian files and alerts you of key changes and indicators of fraud.
- **Automatic VantageScore Tracker**: Shows you your credit score so you can see how lenders evaluate your creditworthiness.
- **VantageScore Simulator**: Interactive credit score simulator you can use to see how actions will potentially impact your Experian credit score.
- **Personalized Credit & Identity Alert Videos**: Credit and identity education videos.
- **Real Time Authorization Alerts**: Notifications of when your personal information is used for new applications or identity authorizations.
- **Dark Web Monitoring**: Internet and dark web surveillance monitoring of your personal information.
- **ChexSystems Monitoring and Alerts**: Actively monitors ChexSystems' database and alerts you of key activity and indicators of fraud. Chex Systems, Inc. (ChexSystems) is a nationwide specialty consumer reporting agency under the Fair Credit Reporting Act (FCRA).
- **Full-Service Restoration**: Certified Identity Theft Restoration Specialists available for assignment to help you address credit and non-credit related fraud.
- **Lost Wallet Assistance**: Protection of your personally identifiable information that has been compromised.
- **Up to \$1MM Identity Theft Insurance****: Reimbursement for certain ancillary expenses associated with restoring your identity.

* Calculated on the VantageScore 3.0 model. Your VantageScore 3.0 from Experian® indicates your credit risk level and is not used by all lenders, so don't be surprised if your lender uses a score that's different from your VantageScore 3.0.

**The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

Additional Steps You Can Take

To help protect your personal information, we strongly recommend you do the following:

- Carefully review bank, credit card company, or other financial institutions as well as government institutions like the Internal Revenue Service (IRS) statements. Notify the statement sender immediately by phone and in writing if you detect any suspicious transactions or other activity you do not recognize.

- Enroll in OnAlert, the identity monitoring service that we are offering you. You will receive alerts about any effort to use your name and Social Security number to establish credit. The service will help block that credit from being established if it is not you trying to initiate it.
- Additional steps and resources are available in the accompanying **Reference Guide**. We encourage you to read and follow these steps as well.

For More Information

If you have questions, concerns or learn of any suspicious activity that you believe may be related to this incident, please contact us at (800) 837-2265. Please know that we take this matter very seriously, and we apologize for the concern and inconvenience this may cause you.

Sincerely,

Catherine Torok
SVP, CIO

REFERENCE GUIDE

In the event that you suspect that you are a victim of identity theft, or to obtain additional information about fraud alerts and security freezes, we encourage you to remain vigilant and consider taking the following steps:

Order Your Free Credit Report. To order your free credit report, visit www.annualcreditreport.com, call toll-free at 877-322-8228, or complete the Annual Credit Report Request Form on the U.S. Federal Trade Commission's website at www.ftc.gov and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. Do not contact the three credit bureaus individually; they provide your free report only through the website or toll-free number.

When you receive your credit report, review the entire report carefully. Look for any inaccuracies and/or accounts you don't recognize, and notify the credit bureaus as soon as possible in the event there are any.

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 <https://www.consumer.ftc.gov/sites/default/files/articles/pdf/pdf-0096-fair-credit-reporting-act.pdf> or www.ftc.gov

Place a Fraud Alert on Your Credit or Consumer File: To protect yourself from possible identity theft, consider placing a fraud alert on your credit file. A fraud alert helps protect you against the possibility of an identity thief opening new credit accounts in your name. When a merchant checks the credit history of someone applying for credit, the merchant gets a notice that the applicant may be a victim of identity theft. The alert notifies the merchant to take steps to verify the identity of the applicant. You can report potential identity theft to all three of the major credit bureaus by calling any one of the toll-free fraud numbers below. You will reach an automated telephone system that allows you to flag your file with a fraud alert at all three bureaus. You can flag your consumer file with ChexSystems online by visiting the website and registering for a Secure Consumer Portal Account or call the toll-free number below for more information.

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|-------------|----------------------------------------------------------------------------------|----------------|--------------------------------------------------------------|
| Equifax | P.O. Box 740241 Atlanta, Georgia 30374-0241 | 1-800-525-6285 | www.equifax.com |
| Experian | P.O. Box 9532 Allen, Texas 75013 | 1-888-397-3742 | www.experian.com |
| TransUnion | Fraud Victim Assistance Division P.O. Box 2000 Chester, Pennsylvania 19016 | 1-800-680-7289 | www.transunion.com |
| ChexSystems | Consumer Relations P.O. Box 583399 Minneapolis, MN 55458 | 1-888-478-6536 | www.chexsystems.com |

Place a Security Freeze on Your Credit or Consumer File. You have the right to place a "security freeze" on your credit file. A security freeze generally will prevent creditors from accessing your credit file at the three nationwide credit bureaus without your consent. You can request a security freeze free of charge by contacting the credit bureaus. You can also place a security freeze on your ChexSystems consumer file by contacting ChexSystems directly.

| | | |
|----------|------------------------------------------------|--------------------------------------------------------|
| Equifax | P.O. Box 740241 Atlanta, Georgia 30374-0241 | www.equifax.com |
| Experian | P.O. Box 9554 Allen, Texas 75013 | www.experian.com |

TransUnion Fraud Victim Assistance Division www.transunion.com
P.O. Box 2000
Chester, Pennsylvania 19016

ChexSystems Consumer Relations www.chexsystems.com
P.O. Box 583399
Minneapolis, MN 55458

The consumer reporting agencies may require that you provide proper identification prior to honoring your request. In order to request a security freeze, you will need to provide the following information:

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.)
2. Social Security number
3. Date of birth
4. If you have moved in the past five (5) years, provide the addresses where you have lived over the prior five years.
5. Proof of current address, such as a current utility bill or telephone bill
6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.)
7. If you are a victim of identity theft, include a copy of either the police report, investigative report, or complaint to law enforcement agency concerning identity theft

Placing a security freeze on your file may delay, interfere with, or prevent timely approval of any requests you make for credit, loans, employment, housing or other services. For more information regarding credit freezes, please contact the credit reporting agencies directly.

Contact the U.S. Federal Trade Commission. If you detect any incident of identity theft or fraud, promptly report the incident to your local law enforcement authorities, your state Attorney General and the Federal Trade Commission ("FTC"). If you believe your identity has been stolen, the FTC recommends that you take these additional steps.

- Close the accounts that you have confirmed or believe have been tampered with or opened fraudulently. Use the FTC's ID Theft Affidavit (available at www.ftc.gov/idtheft) when you dispute new unauthorized accounts.
- File a local police report. Obtain a copy of the police report and submit it to your creditors and any others that may require proof of the identity theft crime.

You can learn more about how to protect yourself from becoming an identity theft victim (including how to place a fraud alert or security freeze) by contacting the FTC:

Federal Trade Commission
Consumer Response Center
600 Pennsylvania Avenue, NW
Washington, DC 20580
1-877-IDTHEFT (438-4338)
www.ftc.gov/idtheft

For District of Columbia Residents: You can obtain information from the FTC and the Office of the Attorney General for the District of Columbia about steps to take to avoid identity theft. You can contact the D.C. Attorney General at: 441 4th Street, NW, Washington, DC 20001, 202-727-3400, www.oag.dc.gov

For Iowa Residents: State law advises you to report any suspected identity theft to law enforcement or to the Attorney General.

For Maryland Residents: You can obtain information from the Maryland Office of the Attorney General about steps you can take to help prevent identity theft. You can contact the Maryland Attorney General at: 200 St. Paul Place, Baltimore, MD 21202, 888-743-0023, <https://www.marylandattorneygeneral.gov/>

For Massachusetts Residents: You have a right to request from us a copy of any police report filed in connection with this incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it. As noted above, you also have the right to place a security freeze on your credit report at no charge.

For New York Residents: You may also contact the following state agencies for information regarding security breach response and identity theft prevention and protection information:

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|-----------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------|
| New York Attorney General's Office | NYS Department of State's Division of |
| Bureau of Internet and Technology | Consumer Protection |
| (212) 416-8433 | (800) 697-1220 |
| https://ag.ny.gov/resources/individuals/consumer-issues/technology | https://www.dos.ny.gov/consumer-protection |

For North Carolina Residents: You can obtain information from the Federal Trade Commission and the North Carolina Office of the Attorney General about steps you can take to help prevent identity theft. You can contact the North Carolina Attorney General at: 9001 Mail Service Center, Raleigh, NC 27699, 1-877-566-7226, www.ncdoj.gov

For Oregon Residents: State laws advise you to report any suspected identity theft to law enforcement, as well as the Federal Trade Commission. You can contact the Oregon Attorney General at: Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096, (877) 877-9392, www.doj.state.or.us

For Rhode Island Residents: You can obtain information from the Rhode Island Office of the Attorney General about steps you can take to help prevent identity theft. You can contact the Rhode Island Attorney General at: 150 South Main Street, Providence, RI 02903, (401) 274-4400, www.riag.ri.gov. As noted above, you have the right to place a security freeze on your credit report at no charge, but note that consumer reporting agencies may charge fees for other services.



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Reserved Space for Customer Address

September 27, 2023

Re: Notice of Data Security Incident

Dear Customer:

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- Communicate what happened
- Identify the personal information involved
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What Happened

On May 31, 2023, Progress Software reported a previously unknown vulnerability in its MOVEit Transfer tool to our vendor. Upon notification, our vendor immediately suspended use of the MOVEit Transfer tool and it remained disabled until our vendor received and implemented a software patch to remediate the issue. Our vendor also launched an immediate investigation working alongside cyber experts and appropriate law enforcement agencies. The investigation revealed evidence that an unauthorized third party potentially accessed certain files transferred through MOVEit Transfer that contained some of your personal information.

There is no evidence at this time that your personal information has been used in an unauthorized way.

What Personal Information Was Involved

The personal information involved may have included your name and bank account number.

What We Are Doing

In addition to providing notice to you through this letter, AmeriServ took immediate action once notified of the vulnerability in the MOVEit Transfer tool to investigate this matter, obtain necessary information from our vendor, and work with counsel experienced in handling security incidents. In addition, AmeriServ received assurances from our vendor that the vulnerability had been patched and immediately took steps to ensure that the vendor promptly investigated and mitigated the effects of the incident. Additionally, to help protect your identity, complimentary identity theft services are being provided through ChexSystems®.

Enroll in Free Identity Monitoring

To help protect your identity, we are offering a complimentary 24-month membership to OnAlert™ (Essential Bundle) from ChexSystems®. OnAlert provides you with identity monitoring and can assist with the resolution of

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identity theft. **To activate your membership in OnAlert and start monitoring your personal information please enroll at [Reserved for URL] by December 31, 2023.** Your link will not work after this date. You will need to provide the website link noted above as proof of eligibility for this offer.

For new member questions and assistance with enrollment, please contact the OnAlert customer care team at (833) 919-4756. A credit card is **not** required for enrollment into OnAlert. Customer care hours are Monday-Friday 8:00 am to 10:00 pm CT, with Saturday and Sunday hours from 10:00 am to 7:00 pm CT.

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- **Full-Service Restoration**: Certified Identity Theft Restoration Specialists available for assignment to help you address credit and non-credit related fraud.
- **Lost Wallet Assistance**: Protection of your personally identifiable information that has been compromised.
- **Up to \$1MM Identity Theft Insurance****: Reimbursement for certain ancillary expenses associated with restoring your identity.

* Calculated on the VantageScore 3.0 model. Your VantageScore 3.0 from Experian® indicates your credit risk level and is not used by all lenders, so don't be surprised if your lender uses a score that's different from your VantageScore 3.0.

**The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

Additional Steps You Can Take

To help protect your personal information, we strongly recommend you do the following:

- Carefully review bank, credit card company, or other financial institutions as well as government institutions like the Internal Revenue Service (IRS) statements. Notify the statement sender immediately by phone and in writing if you detect any suspicious transactions or other activity you do not recognize.

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For More Information

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Sincerely,

Catherine Torok
SVP, CIO

REFERENCE GUIDE

In the event that you suspect that you are a victim of identity theft, or to obtain additional information about fraud alerts and security freezes, we encourage you to remain vigilant and consider taking the following steps:

Order Your Free Credit Report. To order your free credit report, visit www.annualcreditreport.com, call toll-free at 877-322-8228, or complete the Annual Credit Report Request Form on the U.S. Federal Trade Commission's website at www.ftc.gov and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. Do not contact the three credit bureaus individually; they provide your free report only through the website or toll-free number.

When you receive your credit report, review the entire report carefully. Look for any inaccuracies and/or accounts you don't recognize, and notify the credit bureaus as soon as possible in the event there are any.

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 <https://www.consumer.ftc.gov/sites/default/files/articles/pdf/pdf-0096-fair-credit-reporting-act.pdf> or www.ftc.gov

Place a Fraud Alert on Your Credit or Consumer File: To protect yourself from possible identity theft, consider placing a fraud alert on your credit file. A fraud alert helps protect you against the possibility of an identity thief opening new credit accounts in your name. When a merchant checks the credit history of someone applying for credit, the merchant gets a notice that the applicant may be a victim of identity theft. The alert notifies the merchant to take steps to verify the identity of the applicant. You can report potential identity theft to all three of the major credit bureaus by calling any one of the toll-free fraud numbers below. You will reach an automated telephone system that allows you to flag your file with a fraud alert at all three bureaus. You can flag your consumer file with ChexSystems online by visiting the website and registering for a Secure Consumer Portal Account or call the toll-free number below for more information.

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| Equifax | P.O. Box 740241 Atlanta, Georgia 30374-0241 | 1-800-525-6285 | www.equifax.com |
| Experian | P.O. Box 9532 Allen, Texas 75013 | 1-888-397-3742 | www.experian.com |
| TransUnion | Fraud Victim Assistance Division P.O. Box 2000 Chester, Pennsylvania 19016 | 1-800-680-7289 | www.transunion.com |
| ChexSystems | Consumer Relations P.O. Box 583399 Minneapolis, MN 55458 | 1-888-478-6536 | www.chexsystems.com |

Place a Security Freeze on Your Credit or Consumer File. You have the right to place a "security freeze" on your credit file. A security freeze generally will prevent creditors from accessing your credit file at the three nationwide credit bureaus without your consent. You can request a security freeze free of charge by contacting the credit bureaus. You can also place a security freeze on your ChexSystems consumer file by contacting ChexSystems directly.

| | | |
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| Equifax | P.O. Box 740241 Atlanta, Georgia 30374-0241 | www.equifax.com |
| Experian | P.O. Box 9554 Allen, Texas 75013 | www.experian.com |

TransUnion Fraud Victim Assistance Division www.transunion.com
P.O. Box 2000
Chester, Pennsylvania 19016

ChexSystems Consumer Relations www.chexsystems.com
P.O. Box 583399
Minneapolis, MN 55458

The consumer reporting agencies may require that you provide proper identification prior to honoring your request. In order to request a security freeze, you will need to provide the following information:

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.)
2. Social Security number
3. Date of birth
4. If you have moved in the past five (5) years, provide the addresses where you have lived over the prior five years.
5. Proof of current address, such as a current utility bill or telephone bill
6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.)
7. If you are a victim of identity theft, include a copy of either the police report, investigative report, or complaint to law enforcement agency concerning identity theft

Placing a security freeze on your file may delay, interfere with, or prevent timely approval of any requests you make for credit, loans, employment, housing or other services. For more information regarding credit freezes, please contact the credit reporting agencies directly.

Contact the U.S. Federal Trade Commission. If you detect any incident of identity theft or fraud, promptly report the incident to your local law enforcement authorities, your state Attorney General and the Federal Trade Commission ("FTC"). If you believe your identity has been stolen, the FTC recommends that you take these additional steps.

- Close the accounts that you have confirmed or believe have been tampered with or opened fraudulently. Use the FTC's ID Theft Affidavit (available at www.ftc.gov/idtheft) when you dispute new unauthorized accounts.
- File a local police report. Obtain a copy of the police report and submit it to your creditors and any others that may require proof of the identity theft crime.

You can learn more about how to protect yourself from becoming an identity theft victim (including how to place a fraud alert or security freeze) by contacting the FTC:

Federal Trade Commission
Consumer Response Center
600 Pennsylvania Avenue, NW
Washington, DC 20580
1-877-IDTHEFT (438-4338)
www.ftc.gov/idtheft

For District of Columbia Residents: You can obtain information from the FTC and the Office of the Attorney General for the District of Columbia about steps to take to avoid identity theft. You can contact the D.C. Attorney General at: 441 4th Street, NW, Washington, DC 20001, 202-727-3400, www.oag.dc.gov

For Iowa Residents: State law advises you to report any suspected identity theft to law enforcement or to the Attorney General.

For Maryland Residents: You can obtain information from the Maryland Office of the Attorney General about steps you can take to help prevent identity theft. You can contact the Maryland Attorney General at: 200 St. Paul Place, Baltimore, MD 21202, 888-743-0023, <https://www.marylandattorneygeneral.gov/>

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|-----------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------|
| New York Attorney General's Office | NYS Department of State's Division of |
| Bureau of Internet and Technology | Consumer Protection |
| (212) 416-8433 | (800) 697-1220 |
| https://ag.ny.gov/resources/individuals/consumer-issues/technology | https://www.dos.ny.gov/consumer-protection |

For North Carolina Residents: You can obtain information from the Federal Trade Commission and the North Carolina Office of the Attorney General about steps you can take to help prevent identity theft. You can contact the North Carolina Attorney General at: 9001 Mail Service Center, Raleigh, NC 27699, 1-877-566-7226, www.ncdoj.gov

For Oregon Residents: State laws advise you to report any suspected identity theft to law enforcement, as well as the Federal Trade Commission. You can contact the Oregon Attorney General at: Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096, (877) 877-9392, www.doj.state.or.us

For Rhode Island Residents: You can obtain information from the Rhode Island Office of the Attorney General about steps you can take to help prevent identity theft. You can contact the Rhode Island Attorney General at: 150 South Main Street, Providence, RI 02903, (401) 274-4400, www.riag.ri.gov. As noted above, you have the right to place a security freeze on your credit report at no charge, but note that consumer reporting agencies may charge fees for other services.



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- **Lost Wallet Assistance**: Protection of your personally identifiable information that has been compromised.
- **Up to \$1MM Identity Theft Insurance****: Reimbursement for certain ancillary expenses associated with restoring your identity.

* Calculated on the VantageScore 3.0 model. Your VantageScore 3.0 from Experian® indicates your credit risk level and is not used by all lenders, so don't be surprised if your lender uses a score that's different from your VantageScore 3.0.

**The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

Additional Steps You Can Take

To help protect your personal information, we strongly recommend you do the following:

- Carefully review bank, credit card company, or other financial institutions as well as government institutions like the Internal Revenue Service (IRS) statements. Notify the statement sender immediately by phone and in writing if you detect any suspicious transactions or other activity you do not recognize.

- Enroll in OnAlert, the identity monitoring service that we are offering you. You will receive alerts about any effort to use your name and Social Security number to establish credit. The service will help block that credit from being established if it is not you trying to initiate it.
- Additional steps and resources are available in the accompanying **Reference Guide**. We encourage you to read and follow these steps as well.

For More Information

If you have questions, concerns or learn of any suspicious activity that you believe may be related to this incident, please contact us at (800) 837-2265. Please know that we take this matter very seriously, and we apologize for the concern and inconvenience this may cause you.

Sincerely,

Catherine Torok
SVP, CIO

REFERENCE GUIDE

In the event that you suspect that you are a victim of identity theft, or to obtain additional information about fraud alerts and security freezes, we encourage you to remain vigilant and consider taking the following steps:

Order Your Free Credit Report. To order your free credit report, visit www.annualcreditreport.com, call toll-free at 877-322-8228, or complete the Annual Credit Report Request Form on the U.S. Federal Trade Commission's website at www.ftc.gov and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. Do not contact the three credit bureaus individually; they provide your free report only through the website or toll-free number.

When you receive your credit report, review the entire report carefully. Look for any inaccuracies and/or accounts you don't recognize, and notify the credit bureaus as soon as possible in the event there are any.

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 <https://www.consumer.ftc.gov/sites/default/files/articles/pdf/pdf-0096-fair-credit-reporting-act.pdf> or www.ftc.gov

Place a Fraud Alert on Your Credit or Consumer File: To protect yourself from possible identity theft, consider placing a fraud alert on your credit file. A fraud alert helps protect you against the possibility of an identity thief opening new credit accounts in your name. When a merchant checks the credit history of someone applying for credit, the merchant gets a notice that the applicant may be a victim of identity theft. The alert notifies the merchant to take steps to verify the identity of the applicant. You can report potential identity theft to all three of the major credit bureaus by calling any one of the toll-free fraud numbers below. You will reach an automated telephone system that allows you to flag your file with a fraud alert at all three bureaus. You can flag your consumer file with ChexSystems online by visiting the website and registering for a Secure Consumer Portal Account or call the toll-free number below for more information.

| | | | |
|-------------|----------------------------------------------------------------------------------|----------------|--------------------------------------------------------------|
| Equifax | P.O. Box 740241 Atlanta, Georgia 30374-0241 | 1-800-525-6285 | www.equifax.com |
| Experian | P.O. Box 9532 Allen, Texas 75013 | 1-888-397-3742 | www.experian.com |
| TransUnion | Fraud Victim Assistance Division P.O. Box 2000 Chester, Pennsylvania 19016 | 1-800-680-7289 | www.transunion.com |
| ChexSystems | Consumer Relations P.O. Box 583399 Minneapolis, MN 55458 | 1-888-478-6536 | www.chexsystems.com |

Place a Security Freeze on Your Credit or Consumer File. You have the right to place a "security freeze" on your credit file. A security freeze generally will prevent creditors from accessing your credit file at the three nationwide credit bureaus without your consent. You can request a security freeze free of charge by contacting the credit bureaus. You can also place a security freeze on your ChexSystems consumer file by contacting ChexSystems directly.

| | | |
|----------|------------------------------------------------|--------------------------------------------------------|
| Equifax | P.O. Box 740241 Atlanta, Georgia 30374-0241 | www.equifax.com |
| Experian | P.O. Box 9554 Allen, Texas 75013 | www.experian.com |

TransUnion Fraud Victim Assistance Division www.transunion.com
P.O. Box 2000
Chester, Pennsylvania 19016

ChexSystems Consumer Relations www.chexsystems.com
P.O. Box 583399
Minneapolis, MN 55458

The consumer reporting agencies may require that you provide proper identification prior to honoring your request. In order to request a security freeze, you will need to provide the following information:

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.)
2. Social Security number
3. Date of birth
4. If you have moved in the past five (5) years, provide the addresses where you have lived over the prior five years.
5. Proof of current address, such as a current utility bill or telephone bill
6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.)
7. If you are a victim of identity theft, include a copy of either the police report, investigative report, or complaint to law enforcement agency concerning identity theft

Placing a security freeze on your file may delay, interfere with, or prevent timely approval of any requests you make for credit, loans, employment, housing or other services. For more information regarding credit freezes, please contact the credit reporting agencies directly.

Contact the U.S. Federal Trade Commission. If you detect any incident of identity theft or fraud, promptly report the incident to your local law enforcement authorities, your state Attorney General and the Federal Trade Commission ("FTC"). If you believe your identity has been stolen, the FTC recommends that you take these additional steps.

- Close the accounts that you have confirmed or believe have been tampered with or opened fraudulently. Use the FTC's ID Theft Affidavit (available at www.ftc.gov/idtheft) when you dispute new unauthorized accounts.
- File a local police report. Obtain a copy of the police report and submit it to your creditors and any others that may require proof of the identity theft crime.

You can learn more about how to protect yourself from becoming an identity theft victim (including how to place a fraud alert or security freeze) by contacting the FTC:

Federal Trade Commission
Consumer Response Center
600 Pennsylvania Avenue, NW
Washington, DC 20580
1-877-IDTHEFT (438-4338)
www.ftc.gov/idtheft

For District of Columbia Residents: You can obtain information from the FTC and the Office of the Attorney General for the District of Columbia about steps to take to avoid identity theft. You can contact the D.C. Attorney General at: 441 4th Street, NW, Washington, DC 20001, 202-727-3400, www.oag.dc.gov

For Iowa Residents: State law advises you to report any suspected identity theft to law enforcement or to the Attorney General.

For Maryland Residents: You can obtain information from the Maryland Office of the Attorney General about steps you can take to help prevent identity theft. You can contact the Maryland Attorney General at: 200 St. Paul Place, Baltimore, MD 21202, 888-743-0023, <https://www.marylandattorneygeneral.gov/>

For Massachusetts Residents: You have a right to request from us a copy of any police report filed in connection with this incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it. As noted above, you also have the right to place a security freeze on your credit report at no charge.

For New York Residents: You may also contact the following state agencies for information regarding security breach response and identity theft prevention and protection information:

| | |
|-----------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------|
| New York Attorney General's Office | NYS Department of State's Division of |
| Bureau of Internet and Technology | Consumer Protection |
| (212) 416-8433 | (800) 697-1220 |
| https://ag.ny.gov/resources/individuals/consumer-issues/technology | https://www.dos.ny.gov/consumer-protection |

For North Carolina Residents: You can obtain information from the Federal Trade Commission and the North Carolina Office of the Attorney General about steps you can take to help prevent identity theft. You can contact the North Carolina Attorney General at: 9001 Mail Service Center, Raleigh, NC 27699, 1-877-566-7226, www.ncdoj.gov

For Oregon Residents: State laws advise you to report any suspected identity theft to law enforcement, as well as the Federal Trade Commission. You can contact the Oregon Attorney General at: Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096, (877) 877-9392, www.doj.state.or.us

For Rhode Island Residents: You can obtain information from the Rhode Island Office of the Attorney General about steps you can take to help prevent identity theft. You can contact the Rhode Island Attorney General at: 150 South Main Street, Providence, RI 02903, (401) 274-4400, www.riag.ri.gov. As noted above, you have the right to place a security freeze on your credit report at no charge, but note that consumer reporting agencies may charge fees for other services.



216 Franklin Street, Johnstown, PA 15901

Reserved Space for Customer Address

September 27, 2023

Re: Notice of Data Security Incident

Dear Customer:

At AmeriServ Financial Inc. ("AmeriServ"), we take the privacy and security of our customers' personal information seriously. For that reason, we are writing to provide you with notice of a recent data security incident experienced by one of our third-party vendors that involved your personal information.¹ The data security incident arose from a vulnerability within a file transfer tool used by our vendor. While AmeriServ does not have any evidence at this time that your personal information has been used in an unauthorized way, we take this matter seriously and are nonetheless sending this letter to:

- Communicate what happened
- Identify the personal information involved
- Provide details on how to enroll in 24-months of identity monitoring and theft resolution services we are offering to you **at no charge**

What Happened

On May 31, 2023, Progress Software reported a previously unknown vulnerability in its MOVEit Transfer tool to our vendor. Upon notification, our vendor immediately suspended use of the MOVEit Transfer tool and it remained disabled until our vendor received and implemented a software patch to remediate the issue. Our vendor also launched an immediate investigation working alongside cyber experts and appropriate law enforcement agencies. The investigation revealed evidence that an unauthorized third party potentially accessed certain files transferred through MOVEit Transfer that contained some of your personal information.

There is no evidence at this time that your personal information has been used in an unauthorized way.

What Personal Information Was Involved

The personal information involved may have included your name, bank account number, and trust account number.

What We Are Doing

In addition to providing notice to you through this letter, AmeriServ took immediate action once notified of the vulnerability in the MOVEit Transfer tool to investigate this matter, obtain necessary information from our vendor, and work with counsel experienced in handling security incidents. In addition, AmeriServ received assurances from our vendor that the vulnerability had been patched and immediately took steps to ensure that the vendor promptly investigated and mitigated the effects of the incident. Additionally, to help protect your identity, complimentary identity theft services are being provided through ChexSystems®.

Enroll in Free Identity Monitoring

To help protect your identity, we are offering a complimentary 24-month membership to OnAlert™ (Essential Bundle) from ChexSystems®. OnAlert provides you with identity monitoring and can assist with the resolution of

¹ This notice was not delayed as a result of any law enforcement investigation.

identity theft. **To activate your membership in OnAlert and start monitoring your personal information please enroll at [Reserved for URL] by December 31, 2023.** Your link will not work after this date. You will need to provide the website link noted above as proof of eligibility for this offer.

For new member questions and assistance with enrollment, please contact the OnAlert customer care team at (833) 919-4756. A credit card is **not** required for enrollment into OnAlert. Customer care hours are Monday-Friday 8:00 am to 10:00 pm CT, with Saturday and Sunday hours from 10:00 am to 7:00 pm CT.

Once you enroll, you can contact OnAlert's customer care team **immediately** regarding any fraud issues. If you believe there was fraudulent use of your information and would like to discuss how you may be able to resolve it, an OnAlert agent will support you with investigation and resolution of each incident of potential fraud.

With OnAlert (Essential Bundle), you will have access to the following features:

- **Single-Bureau Credit Report and Manual VantageScore® from Experian®***: Credit reports and scores from Experian.
- **Single-Bureau Credit Monitoring from Experian**: Actively monitors Experian files and alerts you of key changes and indicators of fraud.
- **Automatic VantageScore Tracker**: Shows you your credit score so you can see how lenders evaluate your creditworthiness.
- **VantageScore Simulator**: Interactive credit score simulator you can use to see how actions will potentially impact your Experian credit score.
- **Personalized Credit & Identity Alert Videos**: Credit and identity education videos.
- **Real Time Authorization Alerts**: Notifications of when your personal information is used for new applications or identity authorizations.
- **Dark Web Monitoring**: Internet and dark web surveillance monitoring of your personal information.
- **ChexSystems Monitoring and Alerts**: Actively monitors ChexSystems' database and alerts you of key activity and indicators of fraud. Chex Systems, Inc. (ChexSystems) is a nationwide specialty consumer reporting agency under the Fair Credit Reporting Act (FCRA).
- **Full-Service Restoration**: Certified Identity Theft Restoration Specialists available for assignment to help you address credit and non-credit related fraud.
- **Lost Wallet Assistance**: Protection of your personally identifiable information that has been compromised.
- **Up to \$1MM Identity Theft Insurance****: Reimbursement for certain ancillary expenses associated with restoring your identity.

* Calculated on the VantageScore 3.0 model. Your VantageScore 3.0 from Experian® indicates your credit risk level and is not used by all lenders, so don't be surprised if your lender uses a score that's different from your VantageScore 3.0.

**The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

Additional Steps You Can Take

To help protect your personal information, we strongly recommend you do the following:

- Carefully review bank, credit card company, or other financial institutions as well as government institutions like the Internal Revenue Service (IRS) statements. Notify the statement sender immediately by phone and in writing if you detect any suspicious transactions or other activity you do not recognize.

- Enroll in OnAlert, the identity monitoring service that we are offering you. You will receive alerts about any effort to use your name and Social Security number to establish credit. The service will help block that credit from being established if it is not you trying to initiate it.
- Additional steps and resources are available in the accompanying **Reference Guide**. We encourage you to read and follow these steps as well.

For More Information

If you have questions, concerns or learn of any suspicious activity that you believe may be related to this incident, please contact us at (800) 837-2265. Please know that we take this matter very seriously, and we apologize for the concern and inconvenience this may cause you.

Sincerely,

Catherine Torok
SVP, CIO

REFERENCE GUIDE

In the event that you suspect that you are a victim of identity theft, or to obtain additional information about fraud alerts and security freezes, we encourage you to remain vigilant and consider taking the following steps:

Order Your Free Credit Report. To order your free credit report, visit www.annualcreditreport.com, call toll-free at 877-322-8228, or complete the Annual Credit Report Request Form on the U.S. Federal Trade Commission's website at www.ftc.gov and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. Do not contact the three credit bureaus individually; they provide your free report only through the website or toll-free number.

When you receive your credit report, review the entire report carefully. Look for any inaccuracies and/or accounts you don't recognize, and notify the credit bureaus as soon as possible in the event there are any.

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 <https://www.consumer.ftc.gov/sites/default/files/articles/pdf/pdf-0096-fair-credit-reporting-act.pdf> or www.ftc.gov

Place a Fraud Alert on Your Credit or Consumer File: To protect yourself from possible identity theft, consider placing a fraud alert on your credit file. A fraud alert helps protect you against the possibility of an identity thief opening new credit accounts in your name. When a merchant checks the credit history of someone applying for credit, the merchant gets a notice that the applicant may be a victim of identity theft. The alert notifies the merchant to take steps to verify the identity of the applicant. You can report potential identity theft to all three of the major credit bureaus by calling any one of the toll-free fraud numbers below. You will reach an automated telephone system that allows you to flag your file with a fraud alert at all three bureaus. You can flag your consumer file with ChexSystems online by visiting the website and registering for a Secure Consumer Portal Account or call the toll-free number below for more information.

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| Equifax | P.O. Box 740241 Atlanta, Georgia 30374-0241 | 1-800-525-6285 | www.equifax.com |
| Experian | P.O. Box 9532 Allen, Texas 75013 | 1-888-397-3742 | www.experian.com |
| TransUnion | Fraud Victim Assistance Division P.O. Box 2000 Chester, Pennsylvania 19016 | 1-800-680-7289 | www.transunion.com |
| ChexSystems | Consumer Relations P.O. Box 583399 Minneapolis, MN 55458 | 1-888-478-6536 | www.chexsystems.com |

Place a Security Freeze on Your Credit or Consumer File. You have the right to place a "security freeze" on your credit file. A security freeze generally will prevent creditors from accessing your credit file at the three nationwide credit bureaus without your consent. You can request a security freeze free of charge by contacting the credit bureaus. You can also place a security freeze on your ChexSystems consumer file by contacting ChexSystems directly.

| | | |
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| Equifax | P.O. Box 740241 Atlanta, Georgia 30374-0241 | www.equifax.com |
| Experian | P.O. Box 9554 Allen, Texas 75013 | www.experian.com |

TransUnion Fraud Victim Assistance Division www.transunion.com
P.O. Box 2000
Chester, Pennsylvania 19016

ChexSystems Consumer Relations www.chexsystems.com
P.O. Box 583399
Minneapolis, MN 55458

The consumer reporting agencies may require that you provide proper identification prior to honoring your request. In order to request a security freeze, you will need to provide the following information:

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.)
2. Social Security number
3. Date of birth
4. If you have moved in the past five (5) years, provide the addresses where you have lived over the prior five years.
5. Proof of current address, such as a current utility bill or telephone bill
6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.)
7. If you are a victim of identity theft, include a copy of either the police report, investigative report, or complaint to law enforcement agency concerning identity theft

Placing a security freeze on your file may delay, interfere with, or prevent timely approval of any requests you make for credit, loans, employment, housing or other services. For more information regarding credit freezes, please contact the credit reporting agencies directly.

Contact the U.S. Federal Trade Commission. If you detect any incident of identity theft or fraud, promptly report the incident to your local law enforcement authorities, your state Attorney General and the Federal Trade Commission ("FTC"). If you believe your identity has been stolen, the FTC recommends that you take these additional steps.

- Close the accounts that you have confirmed or believe have been tampered with or opened fraudulently. Use the FTC's ID Theft Affidavit (available at www.ftc.gov/idtheft) when you dispute new unauthorized accounts.
- File a local police report. Obtain a copy of the police report and submit it to your creditors and any others that may require proof of the identity theft crime.

You can learn more about how to protect yourself from becoming an identity theft victim (including how to place a fraud alert or security freeze) by contacting the FTC:

Federal Trade Commission
Consumer Response Center
600 Pennsylvania Avenue, NW
Washington, DC 20580
1-877-IDTHEFT (438-4338)
www.ftc.gov/idtheft

For District of Columbia Residents: You can obtain information from the FTC and the Office of the Attorney General for the District of Columbia about steps to take to avoid identity theft. You can contact the D.C. Attorney General at: 441 4th Street, NW, Washington, DC 20001, 202-727-3400, www.oag.dc.gov

For Iowa Residents: State law advises you to report any suspected identity theft to law enforcement or to the Attorney General.

For Maryland Residents: You can obtain information from the Maryland Office of the Attorney General about steps you can take to help prevent identity theft. You can contact the Maryland Attorney General at: 200 St. Paul Place, Baltimore, MD 21202, 888-743-0023, <https://www.marylandattorneygeneral.gov/>

For Massachusetts Residents: You have a right to request from us a copy of any police report filed in connection with this incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it. As noted above, you also have the right to place a security freeze on your credit report at no charge.

For New York Residents: You may also contact the following state agencies for information regarding security breach response and identity theft prevention and protection information:

| | |
|-----------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------|
| New York Attorney General's Office | NYS Department of State's Division of |
| Bureau of Internet and Technology | Consumer Protection |
| (212) 416-8433 | (800) 697-1220 |
| https://ag.ny.gov/resources/individuals/consumer-issues/technology | https://www.dos.ny.gov/consumer-protection |

For North Carolina Residents: You can obtain information from the Federal Trade Commission and the North Carolina Office of the Attorney General about steps you can take to help prevent identity theft. You can contact the North Carolina Attorney General at: 9001 Mail Service Center, Raleigh, NC 27699, 1-877-566-7226, www.ncdoj.gov

For Oregon Residents: State laws advise you to report any suspected identity theft to law enforcement, as well as the Federal Trade Commission. You can contact the Oregon Attorney General at: Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096, (877) 877-9392, www.doj.state.or.us

For Rhode Island Residents: You can obtain information from the Rhode Island Office of the Attorney General about steps you can take to help prevent identity theft. You can contact the Rhode Island Attorney General at: 150 South Main Street, Providence, RI 02903, (401) 274-4400, www.riag.ri.gov. As noted above, you have the right to place a security freeze on your credit report at no charge, but note that consumer reporting agencies may charge fees for other services.



216 Franklin Street, Johnstown, PA 15901

Reserved Space for Customer Address

September 27, 2023

Re: Notice of Data Security Incident

Dear Customer:

At AmeriServ Financial Inc. ("AmeriServ"), we take the privacy and security of our customers' personal information seriously. For that reason, we are writing to provide you with notice of a recent data security incident experienced by one of our third-party vendors that involved your personal information.¹ The data security incident arose from a vulnerability within a file transfer tool used by our vendor. While AmeriServ does not have any evidence at this time that your personal information has been used in an unauthorized way, we take this matter seriously and are nonetheless sending this letter to:

- Communicate what happened
- Identify the personal information involved
- Provide details on how to enroll in 24-months of identity monitoring and theft resolution services we are offering to you **at no charge**

What Happened

On May 31, 2023, Progress Software reported a previously unknown vulnerability in its MOVEit Transfer tool to our vendor. Upon notification, our vendor immediately suspended use of the MOVEit Transfer tool and it remained disabled until our vendor received and implemented a software patch to remediate the issue. Our vendor also launched an immediate investigation working alongside cyber experts and appropriate law enforcement agencies. The investigation revealed evidence that an unauthorized third party potentially accessed certain files transferred through MOVEit Transfer that contained some of your personal information.

There is no evidence at this time that your personal information has been used in an unauthorized way.

What Personal Information Was Involved

The personal information involved may have included your name and Social Security number.

What We Are Doing

In addition to providing notice to you through this letter, AmeriServ took immediate action once notified of the vulnerability in the MOVEit Transfer tool to investigate this matter, obtain necessary information from our vendor, and work with counsel experienced in handling security incidents. In addition, AmeriServ received assurances from our vendor that the vulnerability had been patched and immediately took steps to ensure that the vendor promptly investigated and mitigated the effects of the incident. Additionally, to help protect your identity, complimentary identity theft services are being provided through ChexSystems®.

Enroll in Free Identity Monitoring

To help protect your identity, we are offering a complimentary 24-month membership to OnAlert™ (Essential Bundle) from ChexSystems®. OnAlert provides you with identity monitoring and can assist with the resolution of

¹ This notice was not delayed as a result of any law enforcement investigation.

identity theft. **To activate your membership in OnAlert and start monitoring your personal information please enroll at [Reserved for URL] by December 31, 2023.** Your link will not work after this date. You will need to provide the website link noted above as proof of eligibility for this offer.

For new member questions and assistance with enrollment, please contact the OnAlert customer care team at (833) 919-4756. A credit card is **not** required for enrollment into OnAlert. Customer care hours are Monday-Friday 8:00 am to 10:00 pm CT, with Saturday and Sunday hours from 10:00 am to 7:00 pm CT.

Once you enroll, you can contact OnAlert's customer care team **immediately** regarding any fraud issues. If you believe there was fraudulent use of your information and would like to discuss how you may be able to resolve it, an OnAlert agent will support you with investigation and resolution of each incident of potential fraud.

With OnAlert (Essential Bundle), you will have access to the following features:

- **Single-Bureau Credit Report and Manual VantageScore® from Experian®***: Credit reports and scores from Experian.
- **Single-Bureau Credit Monitoring from Experian**: Actively monitors Experian files and alerts you of key changes and indicators of fraud.
- **Automatic VantageScore Tracker**: Shows you your credit score so you can see how lenders evaluate your creditworthiness.
- **VantageScore Simulator**: Interactive credit score simulator you can use to see how actions will potentially impact your Experian credit score.
- **Personalized Credit & Identity Alert Videos**: Credit and identity education videos.
- **Real Time Authorization Alerts**: Notifications of when your personal information is used for new applications or identity authorizations.
- **Dark Web Monitoring**: Internet and dark web surveillance monitoring of your personal information.
- **ChexSystems Monitoring and Alerts**: Actively monitors ChexSystems' database and alerts you of key activity and indicators of fraud. Chex Systems, Inc. (ChexSystems) is a nationwide specialty consumer reporting agency under the Fair Credit Reporting Act (FCRA).
- **Full-Service Restoration**: Certified Identity Theft Restoration Specialists available for assignment to help you address credit and non-credit related fraud.
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- **Up to \$1MM Identity Theft Insurance****: Reimbursement for certain ancillary expenses associated with restoring your identity.

* Calculated on the VantageScore 3.0 model. Your VantageScore 3.0 from Experian® indicates your credit risk level and is not used by all lenders, so don't be surprised if your lender uses a score that's different from your VantageScore 3.0.

**The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

Additional Steps You Can Take

To help protect your personal information, we strongly recommend you do the following:

- Carefully review bank, credit card company, or other financial institutions as well as government institutions like the Internal Revenue Service (IRS) statements. Notify the statement sender immediately by phone and in writing if you detect any suspicious transactions or other activity you do not recognize.

- Enroll in OnAlert, the identity monitoring service that we are offering you. You will receive alerts about any effort to use your name and Social Security number to establish credit. The service will help block that credit from being established if it is not you trying to initiate it.
- Additional steps and resources are available in the accompanying **Reference Guide**. We encourage you to read and follow these steps as well.

For More Information

If you have questions, concerns or learn of any suspicious activity that you believe may be related to this incident, please contact us at (800) 837-2265. Please know that we take this matter very seriously, and we apologize for the concern and inconvenience this may cause you.

Sincerely,

Catherine Torok
SVP, CIO

REFERENCE GUIDE

In the event that you suspect that you are a victim of identity theft, or to obtain additional information about fraud alerts and security freezes, we encourage you to remain vigilant and consider taking the following steps:

Order Your Free Credit Report. To order your free credit report, visit www.annualcreditreport.com, call toll-free at 877-322-8228, or complete the Annual Credit Report Request Form on the U.S. Federal Trade Commission's website at www.ftc.gov and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. Do not contact the three credit bureaus individually; they provide your free report only through the website or toll-free number.

When you receive your credit report, review the entire report carefully. Look for any inaccuracies and/or accounts you don't recognize, and notify the credit bureaus as soon as possible in the event there are any.

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 <https://www.consumer.ftc.gov/sites/default/files/articles/pdf/pdf-0096-fair-credit-reporting-act.pdf> or www.ftc.gov

Place a Fraud Alert on Your Credit or Consumer File: To protect yourself from possible identity theft, consider placing a fraud alert on your credit file. A fraud alert helps protect you against the possibility of an identity thief opening new credit accounts in your name. When a merchant checks the credit history of someone applying for credit, the merchant gets a notice that the applicant may be a victim of identity theft. The alert notifies the merchant to take steps to verify the identity of the applicant. You can report potential identity theft to all three of the major credit bureaus by calling any one of the toll-free fraud numbers below. You will reach an automated telephone system that allows you to flag your file with a fraud alert at all three bureaus. You can flag your consumer file with ChexSystems online by visiting the website and registering for a Secure Consumer Portal Account or call the toll-free number below for more information.

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| Equifax | P.O. Box 740241 Atlanta, Georgia 30374-0241 | 1-800-525-6285 | www.equifax.com |
| Experian | P.O. Box 9532 Allen, Texas 75013 | 1-888-397-3742 | www.experian.com |
| TransUnion | Fraud Victim Assistance Division P.O. Box 2000 Chester, Pennsylvania 19016 | 1-800-680-7289 | www.transunion.com |
| ChexSystems | Consumer Relations P.O. Box 583399 Minneapolis, MN 55458 | 1-888-478-6536 | www.chexsystems.com |

Place a Security Freeze on Your Credit or Consumer File. You have the right to place a "security freeze" on your credit file. A security freeze generally will prevent creditors from accessing your credit file at the three nationwide credit bureaus without your consent. You can request a security freeze free of charge by contacting the credit bureaus. You can also place a security freeze on your ChexSystems consumer file by contacting ChexSystems directly.

| | | |
|----------|------------------------------------------------|--------------------------------------------------------|
| Equifax | P.O. Box 740241 Atlanta, Georgia 30374-0241 | www.equifax.com |
| Experian | P.O. Box 9554 Allen, Texas 75013 | www.experian.com |

TransUnion Fraud Victim Assistance Division www.transunion.com
P.O. Box 2000
Chester, Pennsylvania 19016

ChexSystems Consumer Relations www.chexsystems.com
P.O. Box 583399
Minneapolis, MN 55458

The consumer reporting agencies may require that you provide proper identification prior to honoring your request. In order to request a security freeze, you will need to provide the following information:

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.)
2. Social Security number
3. Date of birth
4. If you have moved in the past five (5) years, provide the addresses where you have lived over the prior five years.
5. Proof of current address, such as a current utility bill or telephone bill
6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.)
7. If you are a victim of identity theft, include a copy of either the police report, investigative report, or complaint to law enforcement agency concerning identity theft

Placing a security freeze on your file may delay, interfere with, or prevent timely approval of any requests you make for credit, loans, employment, housing or other services. For more information regarding credit freezes, please contact the credit reporting agencies directly.

Contact the U.S. Federal Trade Commission. If you detect any incident of identity theft or fraud, promptly report the incident to your local law enforcement authorities, your state Attorney General and the Federal Trade Commission ("FTC"). If you believe your identity has been stolen, the FTC recommends that you take these additional steps.

- Close the accounts that you have confirmed or believe have been tampered with or opened fraudulently. Use the FTC's ID Theft Affidavit (available at www.ftc.gov/idtheft) when you dispute new unauthorized accounts.
- File a local police report. Obtain a copy of the police report and submit it to your creditors and any others that may require proof of the identity theft crime.

You can learn more about how to protect yourself from becoming an identity theft victim (including how to place a fraud alert or security freeze) by contacting the FTC:

Federal Trade Commission
Consumer Response Center
600 Pennsylvania Avenue, NW
Washington, DC 20580
1-877-IDTHEFT (438-4338)
www.ftc.gov/idtheft

For District of Columbia Residents: You can obtain information from the FTC and the Office of the Attorney General for the District of Columbia about steps to take to avoid identity theft. You can contact the D.C. Attorney General at: 441 4th Street, NW, Washington, DC 20001, 202-727-3400, www.oag.dc.gov

For Iowa Residents: State law advises you to report any suspected identity theft to law enforcement or to the Attorney General.

For Maryland Residents: You can obtain information from the Maryland Office of the Attorney General about steps you can take to help prevent identity theft. You can contact the Maryland Attorney General at: 200 St. Paul Place, Baltimore, MD 21202, 888-743-0023, <https://www.marylandattorneygeneral.gov/>

For Massachusetts Residents: You have a right to request from us a copy of any police report filed in connection with this incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it. As noted above, you also have the right to place a security freeze on your credit report at no charge.

For New York Residents: You may also contact the following state agencies for information regarding security breach response and identity theft prevention and protection information:

| | |
|-----------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------|
| New York Attorney General's Office | NYS Department of State's Division of |
| Bureau of Internet and Technology | Consumer Protection |
| (212) 416-8433 | (800) 697-1220 |
| https://ag.ny.gov/resources/individuals/consumer-issues/technology | https://www.dos.ny.gov/consumer-protection |

For North Carolina Residents: You can obtain information from the Federal Trade Commission and the North Carolina Office of the Attorney General about steps you can take to help prevent identity theft. You can contact the North Carolina Attorney General at: 9001 Mail Service Center, Raleigh, NC 27699, 1-877-566-7226, www.ncdoj.gov

For Oregon Residents: State laws advise you to report any suspected identity theft to law enforcement, as well as the Federal Trade Commission. You can contact the Oregon Attorney General at: Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096, (877) 877-9392, www.doj.state.or.us

For Rhode Island Residents: You can obtain information from the Rhode Island Office of the Attorney General about steps you can take to help prevent identity theft. You can contact the Rhode Island Attorney General at: 150 South Main Street, Providence, RI 02903, (401) 274-4400, www.riag.ri.gov. As noted above, you have the right to place a security freeze on your credit report at no charge, but note that consumer reporting agencies may charge fees for other services.



216 Franklin Street, Johnstown, PA 15901

Reserved Space for Customer Address

September 27, 2023

Re: Notice of Data Security Incident

Dear Customer:

At AmeriServ Financial Inc. ("AmeriServ"), we take the privacy and security of our customers' personal information seriously. For that reason, we are writing to provide you with notice of a recent data security incident experienced by one of our third-party vendors that involved your personal information.¹ The data security incident arose from a vulnerability within a file transfer tool used by our vendor. While AmeriServ does not have any evidence at this time that your personal information has been used in an unauthorized way, we take this matter seriously and are nonetheless sending this letter to:

- Communicate what happened
- Identify the personal information involved
- Provide details on how to enroll in 24-months of identity monitoring and theft resolution services we are offering to you **at no charge**

What Happened

On May 31, 2023, Progress Software reported a previously unknown vulnerability in its MOVEit Transfer tool to our vendor. Upon notification, our vendor immediately suspended use of the MOVEit Transfer tool and it remained disabled until our vendor received and implemented a software patch to remediate the issue. Our vendor also launched an immediate investigation working alongside cyber experts and appropriate law enforcement agencies. The investigation revealed evidence that an unauthorized third party potentially accessed certain files transferred through MOVEit Transfer that contained some of your personal information.

There is no evidence at this time that your personal information has been used in an unauthorized way.

What Personal Information Was Involved

The personal information involved may have included your name and trust account number.

What We Are Doing

In addition to providing notice to you through this letter, AmeriServ took immediate action once notified of the vulnerability in the MOVEit Transfer tool to investigate this matter, obtain necessary information from our vendor, and work with counsel experienced in handling security incidents. In addition, AmeriServ received assurances from our vendor that the vulnerability had been patched and immediately took steps to ensure that the vendor promptly investigated and mitigated the effects of the incident. Additionally, to help protect your identity, complimentary identity theft services are being provided through ChexSystems®.

Enroll in Free Identity Monitoring

To help protect your identity, we are offering a complimentary 24-month membership to OnAlert™ (Essential Bundle) from ChexSystems®. OnAlert provides you with identity monitoring and can assist with the resolution of

¹ This notice was not delayed as a result of any law enforcement investigation.

identity theft. **To activate your membership in OnAlert and start monitoring your personal information please enroll at [Reserved for URL] by December 31, 2023.** Your link will not work after this date. You will need to provide the website link noted above as proof of eligibility for this offer.

For new member questions and assistance with enrollment, please contact the OnAlert customer care team at (833) 919-4756. A credit card is **not** required for enrollment into OnAlert. Customer care hours are Monday-Friday 8:00 am to 10:00 pm CT, with Saturday and Sunday hours from 10:00 am to 7:00 pm CT.

Once you enroll, you can contact OnAlert's customer care team **immediately** regarding any fraud issues. If you believe there was fraudulent use of your information and would like to discuss how you may be able to resolve it, an OnAlert agent will support you with investigation and resolution of each incident of potential fraud.

With OnAlert (Essential Bundle), you will have access to the following features:

- **Single-Bureau Credit Report and Manual VantageScore® from Experian®***: Credit reports and scores from Experian.
- **Single-Bureau Credit Monitoring from Experian**: Actively monitors Experian files and alerts you of key changes and indicators of fraud.
- **Automatic VantageScore Tracker**: Shows you your credit score so you can see how lenders evaluate your creditworthiness.
- **VantageScore Simulator**: Interactive credit score simulator you can use to see how actions will potentially impact your Experian credit score.
- **Personalized Credit & Identity Alert Videos**: Credit and identity education videos.
- **Real Time Authorization Alerts**: Notifications of when your personal information is used for new applications or identity authorizations.
- **Dark Web Monitoring**: Internet and dark web surveillance monitoring of your personal information.
- **ChexSystems Monitoring and Alerts**: Actively monitors ChexSystems' database and alerts you of key activity and indicators of fraud. Chex Systems, Inc. (ChexSystems) is a nationwide specialty consumer reporting agency under the Fair Credit Reporting Act (FCRA).
- **Full-Service Restoration**: Certified Identity Theft Restoration Specialists available for assignment to help you address credit and non-credit related fraud.
- **Lost Wallet Assistance**: Protection of your personally identifiable information that has been compromised.
- **Up to \$1MM Identity Theft Insurance****: Reimbursement for certain ancillary expenses associated with restoring your identity.

* Calculated on the VantageScore 3.0 model. Your VantageScore 3.0 from Experian® indicates your credit risk level and is not used by all lenders, so don't be surprised if your lender uses a score that's different from your VantageScore 3.0.

**The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

Additional Steps You Can Take

To help protect your personal information, we strongly recommend you do the following:

- Carefully review bank, credit card company, or other financial institutions as well as government institutions like the Internal Revenue Service (IRS) statements. Notify the statement sender immediately by phone and in writing if you detect any suspicious transactions or other activity you do not recognize.

- Enroll in OnAlert, the identity monitoring service that we are offering you. You will receive alerts about any effort to use your name and Social Security number to establish credit. The service will help block that credit from being established if it is not you trying to initiate it.
- Additional steps and resources are available in the accompanying **Reference Guide**. We encourage you to read and follow these steps as well.

For More Information

If you have questions, concerns or learn of any suspicious activity that you believe may be related to this incident, please contact us at (800) 837-2265. Please know that we take this matter very seriously, and we apologize for the concern and inconvenience this may cause you.

Sincerely,

Catherine Torok
SVP, CIO

REFERENCE GUIDE

In the event that you suspect that you are a victim of identity theft, or to obtain additional information about fraud alerts and security freezes, we encourage you to remain vigilant and consider taking the following steps:

Order Your Free Credit Report. To order your free credit report, visit www.annualcreditreport.com, call toll-free at 877-322-8228, or complete the Annual Credit Report Request Form on the U.S. Federal Trade Commission's website at www.ftc.gov and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. Do not contact the three credit bureaus individually; they provide your free report only through the website or toll-free number.

When you receive your credit report, review the entire report carefully. Look for any inaccuracies and/or accounts you don't recognize, and notify the credit bureaus as soon as possible in the event there are any.

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 <https://www.consumer.ftc.gov/sites/default/files/articles/pdf/pdf-0096-fair-credit-reporting-act.pdf> or www.ftc.gov

Place a Fraud Alert on Your Credit or Consumer File: To protect yourself from possible identity theft, consider placing a fraud alert on your credit file. A fraud alert helps protect you against the possibility of an identity thief opening new credit accounts in your name. When a merchant checks the credit history of someone applying for credit, the merchant gets a notice that the applicant may be a victim of identity theft. The alert notifies the merchant to take steps to verify the identity of the applicant. You can report potential identity theft to all three of the major credit bureaus by calling any one of the toll-free fraud numbers below. You will reach an automated telephone system that allows you to flag your file with a fraud alert at all three bureaus. You can flag your consumer file with ChexSystems online by visiting the website and registering for a Secure Consumer Portal Account or call the toll-free number below for more information.

| | | | |
|-------------|----------------------------------------------------------------------------------|----------------|--------------------------------------------------------------|
| Equifax | P.O. Box 740241 Atlanta, Georgia 30374-0241 | 1-800-525-6285 | www.equifax.com |
| Experian | P.O. Box 9532 Allen, Texas 75013 | 1-888-397-3742 | www.experian.com |
| TransUnion | Fraud Victim Assistance Division P.O. Box 2000 Chester, Pennsylvania 19016 | 1-800-680-7289 | www.transunion.com |
| ChexSystems | Consumer Relations P.O. Box 583399 Minneapolis, MN 55458 | 1-888-478-6536 | www.chexsystems.com |

Place a Security Freeze on Your Credit or Consumer File. You have the right to place a "security freeze" on your credit file. A security freeze generally will prevent creditors from accessing your credit file at the three nationwide credit bureaus without your consent. You can request a security freeze free of charge by contacting the credit bureaus. You can also place a security freeze on your ChexSystems consumer file by contacting ChexSystems directly.

| | | |
|----------|------------------------------------------------|--------------------------------------------------------|
| Equifax | P.O. Box 740241 Atlanta, Georgia 30374-0241 | www.equifax.com |
| Experian | P.O. Box 9554 Allen, Texas 75013 | www.experian.com |

TransUnion Fraud Victim Assistance Division www.transunion.com
P.O. Box 2000
Chester, Pennsylvania 19016

ChexSystems Consumer Relations www.chexsystems.com
P.O. Box 583399
Minneapolis, MN 55458

The consumer reporting agencies may require that you provide proper identification prior to honoring your request. In order to request a security freeze, you will need to provide the following information:

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.)
2. Social Security number
3. Date of birth
4. If you have moved in the past five (5) years, provide the addresses where you have lived over the prior five years.
5. Proof of current address, such as a current utility bill or telephone bill
6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.)
7. If you are a victim of identity theft, include a copy of either the police report, investigative report, or complaint to law enforcement agency concerning identity theft

Placing a security freeze on your file may delay, interfere with, or prevent timely approval of any requests you make for credit, loans, employment, housing or other services. For more information regarding credit freezes, please contact the credit reporting agencies directly.

Contact the U.S. Federal Trade Commission. If you detect any incident of identity theft or fraud, promptly report the incident to your local law enforcement authorities, your state Attorney General and the Federal Trade Commission ("FTC"). If you believe your identity has been stolen, the FTC recommends that you take these additional steps.

- Close the accounts that you have confirmed or believe have been tampered with or opened fraudulently. Use the FTC's ID Theft Affidavit (available at www.ftc.gov/idtheft) when you dispute new unauthorized accounts.
- File a local police report. Obtain a copy of the police report and submit it to your creditors and any others that may require proof of the identity theft crime.

You can learn more about how to protect yourself from becoming an identity theft victim (including how to place a fraud alert or security freeze) by contacting the FTC:

Federal Trade Commission
Consumer Response Center
600 Pennsylvania Avenue, NW
Washington, DC 20580
1-877-IDTHEFT (438-4338)
www.ftc.gov/idtheft

For District of Columbia Residents: You can obtain information from the FTC and the Office of the Attorney General for the District of Columbia about steps to take to avoid identity theft. You can contact the D.C. Attorney General at: 441 4th Street, NW, Washington, DC 20001, 202-727-3400, www.oag.dc.gov

For Iowa Residents: State law advises you to report any suspected identity theft to law enforcement or to the Attorney General.

For Maryland Residents: You can obtain information from the Maryland Office of the Attorney General about steps you can take to help prevent identity theft. You can contact the Maryland Attorney General at: 200 St. Paul Place, Baltimore, MD 21202, 888-743-0023, <https://www.marylandattorneygeneral.gov/>

For Massachusetts Residents: You have a right to request from us a copy of any police report filed in connection with this incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it. As noted above, you also have the right to place a security freeze on your credit report at no charge.

For New York Residents: You may also contact the following state agencies for information regarding security breach response and identity theft prevention and protection information:

| | |
|-----------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------|
| New York Attorney General's Office | NYS Department of State's Division of |
| Bureau of Internet and Technology | Consumer Protection |
| (212) 416-8433 | (800) 697-1220 |
| https://ag.ny.gov/resources/individuals/consumer-issues/technology | https://www.dos.ny.gov/consumer-protection |

For North Carolina Residents: You can obtain information from the Federal Trade Commission and the North Carolina Office of the Attorney General about steps you can take to help prevent identity theft. You can contact the North Carolina Attorney General at: 9001 Mail Service Center, Raleigh, NC 27699, 1-877-566-7226, www.ncdoj.gov

For Oregon Residents: State laws advise you to report any suspected identity theft to law enforcement, as well as the Federal Trade Commission. You can contact the Oregon Attorney General at: Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096, (877) 877-9392, www.doj.state.or.us

For Rhode Island Residents: You can obtain information from the Rhode Island Office of the Attorney General about steps you can take to help prevent identity theft. You can contact the Rhode Island Attorney General at: 150 South Main Street, Providence, RI 02903, (401) 274-4400, www.riag.ri.gov. As noted above, you have the right to place a security freeze on your credit report at no charge, but note that consumer reporting agencies may charge fees for other services.



216 Franklin Street, Johnstown, PA 15901

September 27, 2023

Re: Notice of Data Security Incident

Dear Parent or Guardian:

At AmeriServ Financial Inc. ("AmeriServ"), we take the privacy and security of our customers' personal information seriously. For that reason, we are writing to provide you with notice of a recent data security incident experienced by one of our third-party vendors that involved your child's personal information.¹ The data security incident arose from a vulnerability within a file transfer tool used by our vendor. While AmeriServ does not have any evidence at this time that your child's personal information has been used in an unauthorized way, we take this matter seriously and are nonetheless sending this letter to:

- Communicate what happened
- Identify the personal information involved
- Provide details on how to enroll in 24-months of identity monitoring and theft resolution services we are offering to you **at no charge**

What Happened

On May 31, 2023, Progress Software reported a previously unknown vulnerability in its MOVEit Transfer tool to our vendor. Upon notification, our vendor immediately suspended use of the MOVEit Transfer tool and it remained disabled until our vendor received and implemented a software patch to remediate the issue. Our vendor also launched an immediate investigation working alongside cyber experts and appropriate law enforcement agencies. The investigation revealed evidence that an unauthorized third party potentially accessed certain files transferred through MOVEit Transfer that contained some of your child's personal information.

There is no evidence at this time that your child's personal information has been used in an unauthorized way.

What Personal Information Was Involved

The personal information involved may have included your child's name, bank account number, and Social Security number.

What We Are Doing

In addition to providing notice to you through this letter, AmeriServ took immediate action once notified of the vulnerability in the MOVEit Transfer tool to investigate this matter, obtain necessary information from our vendor, and work with counsel experienced in handling security incidents. In addition, AmeriServ received assurances from our vendor that the vulnerability had been patched and immediately took steps to ensure that the vendor promptly investigated and mitigated the effects of the incident. Additionally, to help protect your child's identity, complimentary identity theft services are being provided through ChexSystems®.

Enroll in Free Identity Monitoring

To help protect your child's identity, we are offering a complimentary 24-month membership to OnAlert™ (Essential Bundle) from ChexSystems®. OnAlert provides identity monitoring and can assist with the resolution of identity theft. To activate your membership and start monitoring your child's personal information, please follow the steps below.

- Visit the OnAlert website to enroll: *[Reserved for URL]*

¹ This notice was not delayed as a result of any law enforcement investigation.

- You must be age 18 or older to enroll. Once a parent or guardian has enrolled, there will be an option to add monitoring services for up to ten individuals under the age of 18.
- Ensure that you enroll by **December 31, 2023**. Your link will not work after this date.

For new member questions and assistance with enrollment, please contact the OnAlert customer care team at (833) 919-4756. A credit card is **not** required for enrollment into OnAlert. Customer care hours are Monday-Friday 8:00 am to 10:00 pm CT, with Saturday and Sunday hours from 10:00 am to 7:00 pm CT.

Once you enroll, you can contact OnAlert's customer care team **immediately** regarding any fraud issues. If you believe there was fraudulent use of your child's information and would like to discuss how you may be able to resolve it, an OnAlert agent will support you with investigation and resolution of each incident of potential fraud.

With OnAlert (Essential Bundle), you will have access to the following features:

- **Single-Bureau Credit Report and Manual VantageScore® from Experian®***: Credit reports and scores from Experian.
- **Single-Bureau Credit Monitoring from Experian**: Actively monitors Experian files and alerts you of key changes and indicators of fraud.
- **Automatic VantageScore Tracker**: Shows you your credit score so you can see how lenders evaluate your creditworthiness.
- **VantageScore Simulator**: Interactive credit score simulator you can use to see how actions will potentially impact your Experian credit score.
- **Personalized Credit & Identity Alert Videos**: Credit and identity education videos.
- **Real Time Authorization Alerts**: Notifications of when your personal information is used for new applications or identity authorizations.
- **Dark Web Monitoring**: Internet and dark web surveillance monitoring of your personal information.
- **ChexSystems Monitoring and Alerts**: Actively monitors ChexSystems' database and alerts you of key activity and indicators of fraud. Chex Systems, Inc. (ChexSystems) is a nationwide specialty consumer reporting agency under the Fair Credit Reporting Act (FCRA).
- **Full-Service Restoration**: Certified Identity Theft Restoration Specialists available for assignment to help you address credit and non-credit related fraud.
- **Lost Wallet Assistance**: Protection of your personally identifiable information that has been compromised.
- **Up to \$1MM Identity Theft Insurance****: Reimbursement for certain ancillary expenses associated with restoring your identity.
- **Child Dark Web Monitoring (up to 10 Children)**: Internet and dark web surveillance monitoring of your child's personal information.
- **Child Social Network Monitoring (up to 10 Children)**: Notifications of when registered accounts post on social media potentially compromising their identity or reputation.
- **Child Social Security Trace Monitoring (up to 10 Children)**: Notifications of when a new name, nickname or address becomes linked to a child's Social Security number.
- **Child Full-Service Restoration (up to 10 Children)**: Certified Identity Theft Restoration Specialists available for assignment to help address credit and non-credit related fraud.

* Calculated on the VantageScore 3.0 model. Your VantageScore 3.0 from Experian® indicates your credit risk level and is not used by all lenders, so don't be surprised if your lender uses a score that's different from your VantageScore 3.0.

**The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

Additional Steps You Can Take

To help protect your child's personal information, we strongly recommend you do the following:

- Carefully review bank, credit card company, or other financial institutions as well as government institutions like the Internal Revenue Service (IRS) statements. Notify the statement sender immediately by phone and in writing if you detect any suspicious transactions or other activity you do not recognize.
- Enroll in OnAlert, the identity monitoring service that we are offering. You will receive alerts about any effort to use your child's name and Social Security number to establish credit. The service will help block that credit from being established if it is not you trying to initiate it.
- Additional steps and resources are available in the accompanying **Reference Guide**. We encourage you to read and follow these steps as well.

For More Information

If you have questions, concerns or learn of any suspicious activity that you believe may be related to this incident, please contact us at (800) 837-2265. Please know that we take this matter very seriously, and we apologize for the concern and inconvenience this may cause you.

Sincerely,

Catherine Torok
SVP, CIO

REFERENCE GUIDE

In the event that you suspect that you are a victim of identity theft, or to obtain additional information about fraud alerts and security freezes, we encourage you to remain vigilant and consider taking the following steps:

Order Your Free Credit Report. To order your free credit report, visit www.annualcreditreport.com, call toll-free at 877-322-8228, or complete the Annual Credit Report Request Form on the U.S. Federal Trade Commission's website at www.ftc.gov and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. Do not contact the three credit bureaus individually; they provide your free report only through the website or toll-free number.

When you receive your credit report, review the entire report carefully. Look for any inaccuracies and/or accounts you don't recognize, and notify the credit bureaus as soon as possible in the event there are any.

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 <https://www.consumer.ftc.gov/sites/default/files/articles/pdf/pdf-0096-fair-credit-reporting-act.pdf> or www.ftc.gov

Place a Fraud Alert on Your Credit or Consumer File: To protect yourself from possible identity theft, consider placing a fraud alert on your credit file. A fraud alert helps protect you against the possibility of an identity thief opening new credit accounts in your name. When a merchant checks the credit history of someone applying for credit, the merchant gets a notice that the applicant may be a victim of identity theft. The alert notifies the merchant to take steps to verify the identity of the applicant. You can report potential identity theft to all three of the major credit bureaus by calling any one of the toll-free fraud numbers below. You will reach an automated telephone system that allows you to flag your file with a fraud alert at all three bureaus. You can flag your consumer file with ChexSystems online by visiting the website and registering for a Secure Consumer Portal Account or call the toll-free number below for more information.

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|-------------|----------------------------------------------------------------------------------|----------------|--------------------------------------------------------------|
| Equifax | P.O. Box 740241 Atlanta, Georgia 30374-0241 | 1-800-525-6285 | www.equifax.com |
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| TransUnion | Fraud Victim Assistance Division P.O. Box 2000 Chester, Pennsylvania 19016 | 1-800-680-7289 | www.transunion.com |
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| | | |
|----------|------------------------------------------------|--------------------------------------------------------|
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| Experian | P.O. Box 9554 Allen, Texas 75013 | www.experian.com |

TransUnion Fraud Victim Assistance Division www.transunion.com
P.O. Box 2000
Chester, Pennsylvania 19016

ChexSystems Consumer Relations www.chexsystems.com
P.O. Box 583399
Minneapolis, MN 55458

The consumer reporting agencies may require that you provide proper identification prior to honoring your request. In order to request a security freeze, you will need to provide the following information:

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.)
2. Social Security number
3. Date of birth
4. If you have moved in the past five (5) years, provide the addresses where you have lived over the prior five years.
5. Proof of current address, such as a current utility bill or telephone bill
6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.)
7. If you are a victim of identity theft, include a copy of either the police report, investigative report, or complaint to law enforcement agency concerning identity theft

Placing a security freeze on your file may delay, interfere with, or prevent timely approval of any requests you make for credit, loans, employment, housing or other services. For more information regarding credit freezes, please contact the credit reporting agencies directly.

Contact the U.S. Federal Trade Commission. If you detect any incident of identity theft or fraud, promptly report the incident to your local law enforcement authorities, your state Attorney General and the Federal Trade Commission ("FTC"). If you believe your identity has been stolen, the FTC recommends that you take these additional steps.

- Close the accounts that you have confirmed or believe have been tampered with or opened fraudulently. Use the FTC's ID Theft Affidavit (available at www.ftc.gov/idtheft) when you dispute new unauthorized accounts.
- File a local police report. Obtain a copy of the police report and submit it to your creditors and any others that may require proof of the identity theft crime.

You can learn more about how to protect yourself from becoming an identity theft victim (including how to place a fraud alert or security freeze) by contacting the FTC:

Federal Trade Commission
Consumer Response Center
600 Pennsylvania Avenue, NW
Washington, DC 20580
1-877-IDTHEFT (438-4338)
www.ftc.gov/idtheft

For District of Columbia Residents: You can obtain information from the FTC and the Office of the Attorney General for the District of Columbia about steps to take to avoid identity theft. You can contact the D.C. Attorney General at: 441 4th Street, NW, Washington, DC 20001, 202-727-3400, www.oag.dc.gov

For Iowa Residents: State law advises you to report any suspected identity theft to law enforcement or to the Attorney General.

For Maryland Residents: You can obtain information from the Maryland Office of the Attorney General about steps you can take to help prevent identity theft. You can contact the Maryland Attorney General at: 200 St. Paul Place, Baltimore, MD 21202, 888-743-0023, www.marylandattorneygeneral.gov/

For Massachusetts Residents: You have a right to request from us a copy of any police report filed in connection with this incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it. As noted above, you also have the right to place a security freeze on your credit report at no charge.

For New York Residents: You may also contact the following state agencies for information regarding security breach response and identity theft prevention and protection information:

| | |
|-----------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------|
| New York Attorney General's Office | NYS Department of State's Division of |
| Bureau of Internet and Technology | Consumer Protection |
| (212) 416-8433 | (800) 697-1220 |
| https://ag.ny.gov/resources/individuals/consumer-issues/technology | https://www.dos.ny.gov/consumer-protection |

For North Carolina Residents: You can obtain information from the Federal Trade Commission and the North Carolina Office of the Attorney General about steps you can take to help prevent identity theft. You can contact the North Carolina Attorney General at: 9001 Mail Service Center, Raleigh, NC 27699, 1-877-566-7226, www.ncdoj.gov

For Oregon Residents: State laws advise you to report any suspected identity theft to law enforcement, as well as the Federal Trade Commission. You can contact the Oregon Attorney General at: Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096, (877) 877-9392, www.doj.state.or.us

For Rhode Island Residents: You can obtain information from the Rhode Island Office of the Attorney General about steps you can take to help prevent identity theft. You can contact the Rhode Island Attorney General at: 150 South Main Street, Providence, RI 02903, (401) 274-4400, www.riag.ri.gov. As noted above, you have the right to place a security freeze on your credit report at no charge, but note that consumer reporting agencies may charge fees for other services.



216 Franklin Street, Johnstown, PA 15901

September 27, 2023

Re: Notice of Data Security Incident

Dear Parent or Guardian:

At AmeriServ Financial Inc. ("AmeriServ"), we take the privacy and security of our customers' personal information seriously. For that reason, we are writing to provide you with notice of a recent data security incident experienced by one of our third-party vendors that involved your child's personal information.¹ The data security incident arose from a vulnerability within a file transfer tool used by our vendor. While AmeriServ does not have any evidence at this time that your child's personal information has been used in an unauthorized way, we take this matter seriously and are nonetheless sending this letter to:

- Communicate what happened
- Identify the personal information involved
- Provide details on how to enroll in 24-months of identity monitoring and theft resolution services we are offering to you **at no charge**

What Happened

On May 31, 2023, Progress Software reported a previously unknown vulnerability in its MOVEit Transfer tool to our vendor. Upon notification, our vendor immediately suspended use of the MOVEit Transfer tool and it remained disabled until our vendor received and implemented a software patch to remediate the issue. Our vendor also launched an immediate investigation working alongside cyber experts and appropriate law enforcement agencies. The investigation revealed evidence that an unauthorized third party potentially accessed certain files transferred through MOVEit Transfer that contained some of your child's personal information.

There is no evidence at this time that your child's personal information has been used in an unauthorized way.

What Personal Information Was Involved

The personal information involved may have included your child's name and bank account number.

What We Are Doing

In addition to providing notice to you through this letter, AmeriServ took immediate action once notified of the vulnerability in the MOVEit Transfer tool to investigate this matter, obtain necessary information from our vendor, and work with counsel experienced in handling security incidents. In addition, AmeriServ received assurances from our vendor that the vulnerability had been patched and immediately took steps to ensure that the vendor promptly investigated and mitigated the effects of the incident. Additionally, to help protect your child's identity, complimentary identity theft services are being provided through ChexSystems®.

Enroll in Free Identity Monitoring

To help protect your child's identity, we are offering a complimentary 24-month membership to OnAlert™ (Essential Bundle) from ChexSystems®. OnAlert provides identity monitoring and can assist with the resolution of identity theft. To activate your membership and start monitoring your child's personal information, please follow the steps below.

- Visit the OnAlert website to enroll: *[Reserved for URL]*

¹ This notice was not delayed as a result of any law enforcement investigation.

- You must be age 18 or older to enroll. Once a parent or guardian has enrolled, there will be an option to add monitoring services for up to ten individuals under the age of 18.
- Ensure that you enroll by **December 31, 2023**. Your link will not work after this date.

For new member questions and assistance with enrollment, please contact the OnAlert customer care team at (833) 919-4756. A credit card is **not** required for enrollment into OnAlert. Customer care hours are Monday-Friday 8:00 am to 10:00 pm CT, with Saturday and Sunday hours from 10:00 am to 7:00 pm CT.

Once you enroll, you can contact OnAlert's customer care team **immediately** regarding any fraud issues. If you believe there was fraudulent use of your child's information and would like to discuss how you may be able to resolve it, an OnAlert agent will support you with investigation and resolution of each incident of potential fraud.

With OnAlert (Essential Bundle), you will have access to the following features:

- **Single-Bureau Credit Report and Manual VantageScore® from Experian®***: Credit reports and scores from Experian.
- **Single-Bureau Credit Monitoring from Experian**: Actively monitors Experian files and alerts you of key changes and indicators of fraud.
- **Automatic VantageScore Tracker**: Shows you your credit score so you can see how lenders evaluate your creditworthiness.
- **VantageScore Simulator**: Interactive credit score simulator you can use to see how actions will potentially impact your Experian credit score.
- **Personalized Credit & Identity Alert Videos**: Credit and identity education videos.
- **Real Time Authorization Alerts**: Notifications of when your personal information is used for new applications or identity authorizations.
- **Dark Web Monitoring**: Internet and dark web surveillance monitoring of your personal information.
- **ChexSystems Monitoring and Alerts**: Actively monitors ChexSystems' database and alerts you of key activity and indicators of fraud. Chex Systems, Inc. (ChexSystems) is a nationwide specialty consumer reporting agency under the Fair Credit Reporting Act (FCRA).
- **Full-Service Restoration**: Certified Identity Theft Restoration Specialists available for assignment to help you address credit and non-credit related fraud.
- **Lost Wallet Assistance**: Protection of your personally identifiable information that has been compromised.
- **Up to \$1MM Identity Theft Insurance****: Reimbursement for certain ancillary expenses associated with restoring your identity.
- **Child Dark Web Monitoring (up to 10 Children)**: Internet and dark web surveillance monitoring of your child's personal information.
- **Child Social Network Monitoring (up to 10 Children)**: Notifications of when registered accounts post on social media potentially compromising their identity or reputation.
- **Child Social Security Trace Monitoring (up to 10 Children)**: Notifications of when a new name, nickname or address becomes linked to a child's Social Security number.
- **Child Full-Service Restoration (up to 10 Children)**: Certified Identity Theft Restoration Specialists available for assignment to help address credit and non-credit related fraud.

* Calculated on the VantageScore 3.0 model. Your VantageScore 3.0 from Experian® indicates your credit risk level and is not used by all lenders, so don't be surprised if your lender uses a score that's different from your VantageScore 3.0.

**The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

Additional Steps You Can Take

To help protect your child's personal information, we strongly recommend you do the following:

- Carefully review bank, credit card company, or other financial institutions as well as government institutions like the Internal Revenue Service (IRS) statements. Notify the statement sender immediately by phone and in writing if you detect any suspicious transactions or other activity you do not recognize.
- Enroll in OnAlert, the identity monitoring service that we are offering. You will receive alerts about any effort to use your child's name and Social Security number to establish credit. The service will help block that credit from being established if it is not you trying to initiate it.
- Additional steps and resources are available in the accompanying **Reference Guide**. We encourage you to read and follow these steps as well.

For More Information

If you have questions, concerns or learn of any suspicious activity that you believe may be related to this incident, please contact us at (800) 837-2265. Please know that we take this matter very seriously, and we apologize for the concern and inconvenience this may cause you.

Sincerely,

Catherine Torok
SVP, CIO

REFERENCE GUIDE

In the event that you suspect that you are a victim of identity theft, or to obtain additional information about fraud alerts and security freezes, we encourage you to remain vigilant and consider taking the following steps:

Order Your Free Credit Report. To order your free credit report, visit www.annualcreditreport.com, call toll-free at 877-322-8228, or complete the Annual Credit Report Request Form on the U.S. Federal Trade Commission's website at www.ftc.gov and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. Do not contact the three credit bureaus individually; they provide your free report only through the website or toll-free number.

When you receive your credit report, review the entire report carefully. Look for any inaccuracies and/or accounts you don't recognize, and notify the credit bureaus as soon as possible in the event there are any.

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 <https://www.consumer.ftc.gov/sites/default/files/articles/pdf/pdf-0096-fair-credit-reporting-act.pdf> or www.ftc.gov

Place a Fraud Alert on Your Credit or Consumer File: To protect yourself from possible identity theft, consider placing a fraud alert on your credit file. A fraud alert helps protect you against the possibility of an identity thief opening new credit accounts in your name. When a merchant checks the credit history of someone applying for credit, the merchant gets a notice that the applicant may be a victim of identity theft. The alert notifies the merchant to take steps to verify the identity of the applicant. You can report potential identity theft to all three of the major credit bureaus by calling any one of the toll-free fraud numbers below. You will reach an automated telephone system that allows you to flag your file with a fraud alert at all three bureaus. You can flag your consumer file with ChexSystems online by visiting the website and registering for a Secure Consumer Portal Account or call the toll-free number below for more information.

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|-------------|----------------------------------------------------------------------------------|----------------|--------------------------------------------------------------|
| Equifax | P.O. Box 740241 Atlanta, Georgia 30374-0241 | 1-800-525-6285 | www.equifax.com |
| Experian | P.O. Box 9532 Allen, Texas 75013 | 1-888-397-3742 | www.experian.com |
| TransUnion | Fraud Victim Assistance Division P.O. Box 2000 Chester, Pennsylvania 19016 | 1-800-680-7289 | www.transunion.com |
| ChexSystems | Consumer Relations P.O. Box 583399 Minneapolis, MN 55458 | 1-888-478-6536 | www.chexsystems.com |

Place a Security Freeze on Your Credit or Consumer File. You have the right to place a "security freeze" on your credit file. A security freeze generally will prevent creditors from accessing your credit file at the three nationwide credit bureaus without your consent. You can request a security freeze free of charge by contacting the credit bureaus. You can also place a security freeze on your ChexSystems consumer file by contacting ChexSystems directly.

| | | |
|----------|------------------------------------------------|--------------------------------------------------------|
| Equifax | P.O. Box 740241 Atlanta, Georgia 30374-0241 | www.equifax.com |
| Experian | P.O. Box 9554 Allen, Texas 75013 | www.experian.com |

TransUnion Fraud Victim Assistance Division www.transunion.com
P.O. Box 2000
Chester, Pennsylvania 19016

ChexSystems Consumer Relations www.chexsystems.com
P.O. Box 583399
Minneapolis, MN 55458

The consumer reporting agencies may require that you provide proper identification prior to honoring your request. In order to request a security freeze, you will need to provide the following information:

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.)
2. Social Security number
3. Date of birth
4. If you have moved in the past five (5) years, provide the addresses where you have lived over the prior five years.
5. Proof of current address, such as a current utility bill or telephone bill
6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.)
7. If you are a victim of identity theft, include a copy of either the police report, investigative report, or complaint to law enforcement agency concerning identity theft

Placing a security freeze on your file may delay, interfere with, or prevent timely approval of any requests you make for credit, loans, employment, housing or other services. For more information regarding credit freezes, please contact the credit reporting agencies directly.

Contact the U.S. Federal Trade Commission. If you detect any incident of identity theft or fraud, promptly report the incident to your local law enforcement authorities, your state Attorney General and the Federal Trade Commission ("FTC"). If you believe your identity has been stolen, the FTC recommends that you take these additional steps.

- Close the accounts that you have confirmed or believe have been tampered with or opened fraudulently. Use the FTC's ID Theft Affidavit (available at www.ftc.gov/idtheft) when you dispute new unauthorized accounts.
- File a local police report. Obtain a copy of the police report and submit it to your creditors and any others that may require proof of the identity theft crime.

You can learn more about how to protect yourself from becoming an identity theft victim (including how to place a fraud alert or security freeze) by contacting the FTC:

Federal Trade Commission
Consumer Response Center
600 Pennsylvania Avenue, NW
Washington, DC 20580
1-877-IDTHEFT (438-4338)
www.ftc.gov/idtheft

For District of Columbia Residents: You can obtain information from the FTC and the Office of the Attorney General for the District of Columbia about steps to take to avoid identity theft. You can contact the D.C. Attorney General at: 441 4th Street, NW, Washington, DC 20001, 202-727-3400, www.oag.dc.gov

For Iowa Residents: State law advises you to report any suspected identity theft to law enforcement or to the Attorney General.

For Maryland Residents: You can obtain information from the Maryland Office of the Attorney General about steps you can take to help prevent identity theft. You can contact the Maryland Attorney General at: 200 St. Paul Place, Baltimore, MD 21202, 888-743-0023, www.marylandattorneygeneral.gov/

For Massachusetts Residents: You have a right to request from us a copy of any police report filed in connection with this incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it. As noted above, you also have the right to place a security freeze on your credit report at no charge.

For New York Residents: You may also contact the following state agencies for information regarding security breach response and identity theft prevention and protection information:

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| New York Attorney General's Office | NYS Department of State's Division of |
| Bureau of Internet and Technology | Consumer Protection |
| (212) 416-8433 | (800) 697-1220 |
| https://ag.ny.gov/resources/individuals/consumer-issues/technology | https://www.dos.ny.gov/consumer-protection |

For North Carolina Residents: You can obtain information from the Federal Trade Commission and the North Carolina Office of the Attorney General about steps you can take to help prevent identity theft. You can contact the North Carolina Attorney General at: 9001 Mail Service Center, Raleigh, NC 27699, 1-877-566-7226, www.ncdoj.gov

For Oregon Residents: State laws advise you to report any suspected identity theft to law enforcement, as well as the Federal Trade Commission. You can contact the Oregon Attorney General at: Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096, (877) 877-9392, www.doj.state.or.us

For Rhode Island Residents: You can obtain information from the Rhode Island Office of the Attorney General about steps you can take to help prevent identity theft. You can contact the Rhode Island Attorney General at: 150 South Main Street, Providence, RI 02903, (401) 274-4400, www.riag.ri.gov. As noted above, you have the right to place a security freeze on your credit report at no charge, but note that consumer reporting agencies may charge fees for other services.



216 Franklin Street, Johnstown, PA 15901

Reserved Space for Individual Address

September 27, 2023

Re: Notice of Data Security Incident

Dear Recipient:

At AmeriServ Financial Inc. ("AmeriServ"), we take the privacy and security of personal information seriously. For that reason, we are writing to provide you with notice of a recent data security incident experienced by one of our third-party vendors that involved your personal information.¹ The data security incident arose from a vulnerability within a file transfer tool used by our vendor. While AmeriServ does not have any evidence at this time that your personal information has been used in an unauthorized way, we take this matter seriously and are nonetheless sending this letter to:

- Communicate what happened
- Identify the personal information involved
- Provide details on how to enroll in 24-months of identity monitoring and theft resolution services we are offering to you **at no charge**

What Happened

On May 31, 2023, Progress Software reported a previously unknown vulnerability in its MOVEit Transfer tool to our vendor. Upon notification, our vendor immediately suspended use of the MOVEit Transfer tool and it remained disabled until our vendor received and implemented a software patch to remediate the issue. Our vendor also launched an immediate investigation working alongside cyber experts and appropriate law enforcement agencies. The investigation revealed evidence that an unauthorized third party potentially accessed certain files transferred through MOVEit Transfer that contained some of your personal information. Though you are not an AmeriServ customer, your information would have been included on our vendor's server as a result of a transaction you had with an AmeriServ customer.

There is no evidence at this time that your personal information has been used in an unauthorized way.

What Personal Information Was Involved

The personal information involved may have included your name and Social Security number.

What We Are Doing

In addition to providing notice to you through this letter, AmeriServ took immediate action once notified of the vulnerability in the MOVEit Transfer tool to investigate this matter, obtain necessary information from our vendor, and work with counsel experienced in handling security incidents. In addition, AmeriServ received assurances from our vendor that the vulnerability had been patched and immediately took steps to ensure that the vendor promptly investigated and mitigated the effects of the incident. Additionally, to help protect your identity, complimentary identity theft services are being provided through ChexSystems®.

¹ This notice was not delayed as a result of any law enforcement investigation.

Enroll in Free Identity Monitoring

To help protect your identity, we are offering a complimentary 24-month membership to OnAlert™ (Essential Bundle) from ChexSystems®. OnAlert provides you with identity monitoring and can assist with the resolution of identity theft. **To activate your membership in OnAlert and start monitoring your personal information please enroll at [Reserved for URL] by December 31, 2023.** Your link will not work after this date. You will need to provide the website link noted above as proof of eligibility for this offer.

For new member questions and assistance with enrollment, please contact the OnAlert customer care team at (833) 919-4756. A credit card is **not** required for enrollment into OnAlert. Customer care hours are Monday-Friday 8:00 am to 10:00 pm CT, with Saturday and Sunday hours from 10:00 am to 7:00 pm CT.

Once you enroll, you can contact OnAlert's customer care team **immediately** regarding any fraud issues. If you believe there was fraudulent use of your information and would like to discuss how you may be able to resolve it, an OnAlert agent will support you with investigation and resolution of each incident of potential fraud.

With OnAlert (Essential Bundle), you will have access to the following features:

- **Single-Bureau Credit Report and Manual VantageScore® from Experian®:** Credit reports and scores from Experian.
- **Single-Bureau Credit Monitoring from Experian:** Actively monitors Experian files and alerts you of key changes and indicators of fraud.
- **Automatic VantageScore Tracker:** Shows you your credit score so you can see how lenders evaluate your creditworthiness.
- **VantageScore Simulator:** Interactive credit score simulator you can use to see how actions will potentially impact your Experian credit score.
- **Personalized Credit & Identity Alert Videos:** Credit and identity education videos.
- **Real Time Authorization Alerts:** Notifications of when your personal information is used for new applications or identity authorizations.
- **Dark Web Monitoring:** Internet and dark web surveillance monitoring of your personal information.
- **ChexSystems Monitoring and Alerts:** Actively monitors ChexSystems' database and alerts you of key activity and indicators of fraud. Chex Systems, Inc. (ChexSystems) is a nationwide specialty consumer reporting agency under the Fair Credit Reporting Act (FCRA).
- **Full-Service Restoration:** Certified Identity Theft Restoration Specialists available for assignment to help you address credit and non-credit related fraud.
- **Lost Wallet Assistance:** Protection of your personally identifiable information that has been compromised.
- **Up to \$1MM Identity Theft Insurance**:** Reimbursement for certain ancillary expenses associated with restoring your identity.

* Calculated on the VantageScore 3.0 model. Your VantageScore 3.0 from Experian® indicates your credit risk level and is not used by all lenders, so don't be surprised if your lender uses a score that's different from your VantageScore 3.0.

**The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

Additional Steps You Can Take

To help protect your personal information, we strongly recommend you do the following:

- Carefully review bank, credit card company, or other financial institutions as well as government institutions like the Internal Revenue Service (IRS) statements. Notify the statement sender immediately by phone and in writing if you detect any suspicious transactions or other activity you do not recognize.
- Enroll in OnAlert, the identity monitoring service that we are offering you. You will receive alerts about any effort to use your name and Social Security number to establish credit. The service will help block that credit from being established if it is not you trying to initiate it.
- Additional steps and resources are available in the accompanying **Reference Guide**. We encourage you to read and follow these steps as well.

For More Information

If you have questions, concerns or learn of any suspicious activity that you believe may be related to this incident, please contact us at (800) 837-2265. Please know that we take this matter very seriously, and we apologize for the concern and inconvenience this may cause you.

Sincerely,

Catherine Torok
SVP, CIO

REFERENCE GUIDE

In the event that you suspect that you are a victim of identity theft, or to obtain additional information about fraud alerts and security freezes, we encourage you to remain vigilant and consider taking the following steps:

Order Your Free Credit Report. To order your free credit report, visit www.annualcreditreport.com, call toll-free at 877-322-8228, or complete the Annual Credit Report Request Form on the U.S. Federal Trade Commission's website at www.ftc.gov and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. Do not contact the three credit bureaus individually; they provide your free report only through the website or toll-free number.

When you receive your credit report, review the entire report carefully. Look for any inaccuracies and/or accounts you don't recognize, and notify the credit bureaus as soon as possible in the event there are any.

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 <https://www.consumer.ftc.gov/sites/default/files/articles/pdf/pdf-0096-fair-credit-reporting-act.pdf> or www.ftc.gov

Place a Fraud Alert on Your Credit or Consumer File: To protect yourself from possible identity theft, consider placing a fraud alert on your credit file. A fraud alert helps protect you against the possibility of an identity thief opening new credit accounts in your name. When a merchant checks the credit history of someone applying for credit, the merchant gets a notice that the applicant may be a victim of identity theft. The alert notifies the merchant to take steps to verify the identity of the applicant. You can report potential identity theft to all three of the major credit bureaus by calling any one of the toll-free fraud numbers below. You will reach an automated telephone system that allows you to flag your file with a fraud alert at all three bureaus. You can flag your consumer file with ChexSystems online by visiting the website and registering for a Secure Consumer Portal Account or call the toll-free number below for more information.

| | | | |
|-------------|----------------------------------------------------------------------------------|----------------|--------------------------------------------------------------|
| Equifax | P.O. Box 740241 Atlanta, Georgia 30374-0241 | 1-800-525-6285 | www.equifax.com |
| Experian | P.O. Box 9532 Allen, Texas 75013 | 1-888-397-3742 | www.experian.com |
| TransUnion | Fraud Victim Assistance Division P.O. Box 2000 Chester, Pennsylvania 19016 | 1-800-680-7289 | www.transunion.com |
| ChexSystems | Consumer Relations P.O. Box 583399 Minneapolis, MN 55458 | 1-888-478-6536 | www.chexsystems.com |

Place a Security Freeze on Your Credit or Consumer File. You have the right to place a "security freeze" on your credit file. A security freeze generally will prevent creditors from accessing your credit file at the three nationwide credit bureaus without your consent. You can request a security freeze free of charge by contacting the credit bureaus. You can also place a security freeze on your ChexSystems consumer file by contacting ChexSystems directly.

| | | |
|----------|------------------------------------------------|--------------------------------------------------------|
| Equifax | P.O. Box 740241 Atlanta, Georgia 30374-0241 | www.equifax.com |
| Experian | P.O. Box 9554 Allen, Texas 75013 | www.experian.com |

TransUnion Fraud Victim Assistance Division www.transunion.com
P.O. Box 2000
Chester, Pennsylvania 19016

ChexSystems Consumer Relations www.chexsystems.com
P.O. Box 583399
Minneapolis, MN 55458

The consumer reporting agencies may require that you provide proper identification prior to honoring your request. In order to request a security freeze, you will need to provide the following information:

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.)
2. Social Security number
3. Date of birth
4. If you have moved in the past five (5) years, provide the addresses where you have lived over the prior five years.
5. Proof of current address, such as a current utility bill or telephone bill
6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.)
7. If you are a victim of identity theft, include a copy of either the police report, investigative report, or complaint to law enforcement agency concerning identity theft

Placing a security freeze on your file may delay, interfere with, or prevent timely approval of any requests you make for credit, loans, employment, housing or other services. For more information regarding credit freezes, please contact the credit reporting agencies directly.

Contact the U.S. Federal Trade Commission. If you detect any incident of identity theft or fraud, promptly report the incident to your local law enforcement authorities, your state Attorney General and the Federal Trade Commission ("FTC"). If you believe your identity has been stolen, the FTC recommends that you take these additional steps.

- Close the accounts that you have confirmed or believe have been tampered with or opened fraudulently. Use the FTC's ID Theft Affidavit (available at www.ftc.gov/idtheft) when you dispute new unauthorized accounts.
- File a local police report. Obtain a copy of the police report and submit it to your creditors and any others that may require proof of the identity theft crime.

You can learn more about how to protect yourself from becoming an identity theft victim (including how to place a fraud alert or security freeze) by contacting the FTC:

Federal Trade Commission
Consumer Response Center
600 Pennsylvania Avenue, NW
Washington, DC 20580
1-877-IDTHEFT (438-4338)
www.ftc.gov/idtheft

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| | |
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| New York Attorney General's Office | NYS Department of State's Division of |
| Bureau of Internet and Technology | Consumer Protection |
| (212) 416-8433 | (800) 697-1220 |
| https://ag.ny.gov/resources/individuals/consumer-issues/technology | https://www.dos.ny.gov/consumer-protection |

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For Oregon Residents: State laws advise you to report any suspected identity theft to law enforcement, as well as the Federal Trade Commission. You can contact the Oregon Attorney General at: Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096, (877) 877-9392, www.doj.state.or.us

For Rhode Island Residents: You can obtain information from the Rhode Island Office of the Attorney General about steps you can take to help prevent identity theft. You can contact the Rhode Island Attorney General at: 150 South Main Street, Providence, RI 02903, (401) 274-4400, www.riag.ri.gov. As noted above, you have the right to place a security freeze on your credit report at no charge, but note that consumer reporting agencies may charge fees for other services.