

# EXHIBIT A



<<Date>> (Format: Month Day, Year)

<<first\_name>> <<middle\_name>> <<last\_name>> <<suffix>>  
<<address\_1>>  
<<address\_2>>  
<<city>>, <<state\_province>> <<postal\_code>>  
<<country >>

**Re: Notice of Data** <<b2b\_text\_1(SubjectLine)>>

Dear <<first\_name>> <<middle\_name>> <<last\_name>> <<suffix>>:

Community Development Bank ("CD Bank") is writing to notify you of an incident that may affect the security of some of your personal information. You are receiving this letter as a CD Bank customer, or a customer or business partner of Midwest Minnesota Community Development Corporation or one of its affiliates. This letter provides details of the incident and the resources available to you to help protect your information, should you feel it is appropriate to do so.

**What Happened?** On or about May 12, 2020, CD Bank learned that a limited amount of customer information may have been improperly accessed or taken from our computer systems. Immediately after discovering the issue we launched an investigation with the aid of third-party forensic experts to determine the nature and scope of this incident. The investigation determined that an unknown actor was able to gain unauthorized access to our systems and certain files between February 7, 2020 and March 26, 2020 through a vulnerability in a remote access tool used by our outside IT service provider. We are notifying you because we determined that some of your information was present in certain files that may have been improperly accessed by the unauthorized actor. The investigation was unable to confirm whether these files were accessed or acquired by the unauthorized actor, but because the investigation was unable to rule out such activity, we are providing you notice out of an abundance of caution.

**What Information Was Affected?** Our investigation identified that the information present in the potentially impacted files includes your name, Social Security number and financial account number.

**What Are We Doing?** Immediately after learning of this incident, we took steps to secure our systems and eliminate the vulnerability. We are also implementing additional technical safeguards to help prevent similar incidents from happening in the future, and we plan to apply the findings of our independent forensic investigation to further enhance our security posture. We are also providing you access to one year of complimentary identity monitoring services through Kroll.

**What Can You Do?** We encourage you to activate the complimentary identity monitoring services we are providing. Please review the attached "Steps You Can Take to Help Protect Your Information," which contains instructions on how to activate these services. CD Bank will cover the cost of these services. However, you will need to activate these services yourself.

**For More Information:** We recognize that you may have questions. If you do, we encourage you to call our dedicated assistance line toll free at 1-844-961-2415, Monday through Friday, from 8:00 a.m. to 5:30 p.m., Central Time.

We sincerely regret that this incident occurred and apologize for any inconvenience it may have caused. CD Bank remains committed to safeguarding the information in our care and we will continue to take steps to ensure the security of our systems.

Sincerely,

A handwritten signature in black ink, appearing to read "Nick Shultz". The signature is fluid and cursive.

Nick Shultz  
President & CEO  
Community Development Bank, FSB

## Steps You Can Take to Help Protect Your Information

### **To Activate Identity Monitoring Services.**

To help relieve concerns and restore confidence following this incident, we have secured the services of Kroll to provide identity monitoring at no cost to you for one year. Kroll is a global leader in risk mitigation and response, and their team has extensive experience helping people who have sustained an unintentional exposure of confidential data. Your identity monitoring services include Credit Monitoring, Fraud Consultation, and Identity Theft Restoration.

Visit <https://enroll.idheadquarters.com> to activate and take advantage of your identity monitoring services.

You have until **September 25, 2020** to activate your identity monitoring services.

Membership Number: <<Member ID>>

Additional information describing your services is included with this letter.

### **Monitor Your Accounts.**

To protect against the possibility of identity theft or other financial loss, we encourage you to remain vigilant, to review your account statements, and to monitor your credit reports for suspicious activity.

**Credit Reports.** Under U.S. law, you are entitled to one free credit report annually from each of the three major credit reporting bureaus. To order your free credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call, toll-free, 1-877-322-8228. You may also contact the three major credit bureaus directly to request a free copy of your credit report.

**Security Freeze.** You have the right to place a “security freeze” on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, you cannot be charged to place or lift a security freeze on your credit report. Should you wish to place a security freeze, please contact the major consumer reporting agencies listed below:

#### **Experian**

PO Box 9554  
Allen, TX 75013  
1-888-397-3742

[www.experian.com/freeze/center.html](http://www.experian.com/freeze/center.html)

#### **TransUnion**

P.O. Box 2000  
Chester, PA 19016  
1-888-909-8872

[www.transunion.com/credit-freeze](http://www.transunion.com/credit-freeze)

#### **Equifax**

PO Box 105788  
Atlanta, GA 30348  
1-800-685-1111

[www.equifax.com/personal/credit-report-services](http://www.equifax.com/personal/credit-report-services)

To remove the security freeze, you must send a written request to each of the three credit bureaus by mail and include proper identification (name, address, and social security number) and the PIN number or password provided to you when you placed the security freeze. The credit bureaus have up to three (3) business days after receiving your request to remove the security freeze.

As an alternative to a security freeze, you have the right to place an initial or extended “fraud alert” on your file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer’s credit file. Upon seeing a fraud alert display on a consumer’s credit file, a business is required to take steps to verify the consumer’s identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting seven years. Should you wish to place a fraud alert, please contact any one of the agencies listed below:

#### **Experian**

P.O. Box 2002  
Allen, TX 75013  
1-888-397-3742

[www.experian.com/fraud/center.html](http://www.experian.com/fraud/center.html)

#### **TransUnion**

P.O. Box 2000  
Chester, PA 19016  
1-800-680-7289

[www.transunion.com/fraud-victim-resource/place-fraud-alert](http://www.transunion.com/fraud-victim-resource/place-fraud-alert)

#### **Equifax**

P.O. Box 105069  
Atlanta, GA 30348  
1-888-766-0008

[www.equifax.com/personal/credit-report-services](http://www.equifax.com/personal/credit-report-services)

**Additional Information.** You can further educate yourself regarding identity theft, and the steps you can take to protect yourself, by contacting your state Attorney General or the Federal Trade Commission. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue, NW, Washington, DC 20580; [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft);

1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261. Instances of known or suspected identity theft should be reported to law enforcement, your Attorney General, and the FTC. You can also further educate yourself about placing a fraud alert or security freeze on your credit file by contacting the FTC or your state's Attorney General. This notice has not been delayed by law enforcement.

**For Maryland residents**, the Attorney General can be contacted by mail at 200 St. Paul Place, Baltimore, MD, 21202; toll-free at 1-888-743-0023; by phone at (410) 576-6300; consumer hotline (410) 528-8662; and online at [www.marylandattorneygeneral.gov](http://www.marylandattorneygeneral.gov). **For New Mexico residents**, you have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in your credit file has been used against you, the right to know what is in your credit file, the right to ask for your credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting Act, the consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information; consumer reporting agencies may not report outdated negative information; access to your file is limited; you must give your consent for credit reports to be provided to employers; you may limit "prescreened" offers of credit and insurance you get based on information in your credit report; and you may seek damages from violator. You may have additional rights under the Fair Credit Reporting Act not summarized here. Identity theft victims and active duty military personnel have specific additional rights pursuant to the Fair Credit Reporting Act. We encourage you to review your rights pursuant to the Fair Credit Reporting Act by visiting [www.consumerfinance.gov/f/201504\\_cfpb\\_summary\\_your-rights-under-fcra.pdf](http://www.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf), or by writing Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580. **For New York Residents:** The New York Attorney General provides resources regarding identity theft protection and security breach response at [www.ag.ny.gov/internet/privacy-and-identity-theft](http://www.ag.ny.gov/internet/privacy-and-identity-theft). The New York Attorney General can be contacted by phone at 1-800-771-7755; toll-free at 1-800-788-9898; and online at [www.ag.ny.gov](http://www.ag.ny.gov). **For North Carolina Residents:** The North Carolina Attorney General can be contacted by mail at 9001 Mail Service Center, Raleigh, NC 27699-9001; toll-free at 1-877-566-7226; by phone at 1-919-716-6400, and online at [www.ncdoj.gov](http://www.ncdoj.gov).

## **TAKE ADVANTAGE OF YOUR IDENTITY MONITORING SERVICES**

You have been provided with access to the following services from Kroll:

### **Single Bureau Credit Monitoring**

You will receive alerts when there are changes to your credit data—for instance, when a new line of credit is applied for in your name. If you do not recognize the activity, you will have the option to call a Kroll fraud specialist, who will be able to help you determine if it is an indicator of identity theft.

### **Fraud Consultation**

You have unlimited access to consultation with a Kroll fraud specialist. Support includes showing you the most effective ways to protect your identity, explaining your rights and protections under the law, assistance with fraud alerts, and interpreting how personal information is accessed and used, including investigating suspicious activity that could be tied to an identity theft event.

### **Identity Theft Restoration**

If you become a victim of identity theft, an experienced Kroll licensed investigator will work on your behalf to resolve related issues. You will have access to a dedicated investigator who understands your issues and can do most of the work for you. Your investigator will be able to dig deep to uncover the scope of the identity theft, and then work to resolve it.