

# MidFirst Bank

PO Box 76149  
Oklahoma City, OK 73147

Customer Name  
Customer Address  
City, State Zip

August 18, 2023

Dear Customer:

We are writing to notify you of an incident that may affect the privacy of some of your personal information. This letter provides details of the incident and steps you may take to protect against possible misuse of your information, should you feel appropriate to do so.

## What Happened?

One of our service providers recently notified us that they were affected by a data security incident that was the result of a vulnerability in their third-party file transfer platform, MOVEit, between May 27-31, 2023. As a result, an unauthorized party was able to download files from the MOVEit platform. MidFirst was one of a multitude of organizations that were affected by this data security incident.

## What Information Was Involved?

We have been reviewing the data that was involved in the incident. Our review has determined that certain files containing MidFirst customer information were involved. These files contained your name, social security number and account number(s), among other information.

## What We Are Doing.

At MidFirst Bank, we take the confidentiality, privacy, and security of your personal information very seriously. Upon being notified of the vulnerability by our service provider, we immediately began working with the service provider to ensure the proper steps were being taken to address the situation.

As an added precaution, we are offering a complimentary, 24-month membership to OnAlert™ (Essential Bundle) from ChexSystems®. OnAlert provides you with identity detection and resolution of identity theft. To activate your membership and start monitoring your personal information, please follow the steps below.

- **Visit** the OnAlert website to enroll: <https://onalert.info/midfirst>
- 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) 310-2270**. 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.

**What You Can Do.**

We encourage you to make use of the OnAlert services; additional details regarding your 24-month membership are enclosed.

As always, we recommend that you regularly review all of your financial accounts and credit reports, which may be obtained for free as described in the enclosed documents, particularly over the next 12-24 months. We recommend you immediately report any suspicious activity to the appropriate institution. If you observe any suspicious activity in your MidFirst Bank account, immediately report it to us.

Although we have no evidence that passwords were involved as part of this incident, we recommend that you routinely change your online banking passwords at MidFirst and other institutions. We strongly suggest using different passwords for your online banking at each financial institution.

The confidentiality, privacy, and security of your information is among our highest priorities. We regret any concern or inconvenience that this matter has caused. If you have any questions, please do not hesitate to contact the dedicated phone support at **(833) 310-2270**.

Sincerely,



Derek Caswell  
Marketing and Product Administration

## ADDITIONAL DETAILS REGARDING YOUR 24-MONTH ONALERT™ (ESSENTIAL BUNDLE) MEMBERSHIP:

The OnAlert identity monitoring service is being provided free of charge. **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 INFORMATION

To protect against possible fraud, identity theft or other financial loss, we encourage you to remain vigilant, to review your account statements, and to monitor your credit reports. Provided below are the names and contact information for the three major U.S. credit bureaus and additional information about steps you can take to obtain a free credit report, and place a fraud alert or security freeze on your credit report. If you believe you are a victim of fraud or identity theft you should consider contacting your local law enforcement agency, your state's Attorney General, or the Federal Trade Commission.

### INFORMATION ON OBTAINING A FREE CREDIT REPORT

U.S. residents are entitled under U.S. law to one free credit report annually from each of the three major credit bureaus. To order your free credit reports, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call toll-free (877) 322-8228.

### INFORMATION ON IMPLEMENTING A FRAUD ALERT, CREDIT FREEZE, OR CREDIT LOCK

To place a fraud alert, credit freeze, or credit lock on your credit report, you must contact the three consumer reporting agencies below:

Equifax:  
Equifax Information  
Services LLC  
P.O. Box 105788  
Atlanta, GA 30348  
1-888-298-0045  
[www.equifax.com](http://www.equifax.com)

Experian:  
Credit Fraud Center  
P.O. Box 9554  
Allen, TX 75013  
1-888-397-3742  
[www.experian.com](http://www.experian.com)

TransUnion:  
Fraud Victim Assistance  
Department  
P.O. Box 2000  
Chester, PA 19022-2000  
1-800-680-7289  
[www.transunion.com](http://www.transunion.com)

**Fraud Alert:** Consider contacting the three major consumer reporting agencies at the addresses above to place a fraud alert on your credit report. A fraud alert indicates to anyone requesting your credit file that you suspect you are a possible victim of fraud. A fraud alert does not affect your ability to get a loan or credit. Instead, it alerts a business that your personal information might have been compromised and requires that business to verify your identity before issuing you credit. Although this may cause some short delay if you are the one applying for the credit, it might protect against someone else obtaining credit in your name.

To place a fraud alert, contact any of the three major consumer reporting agencies listed above and request that a fraud alert be put on your file. The agency that you contacted must notify the other two agencies. A fraud alert is free and lasts 90 days, but can be renewed.

**Credit Freeze:** A credit freeze prohibits a consumer reporting agency from releasing any information from a consumer's credit report until the freeze is lifted. When a credit freeze is in place, no one—including you—can open a new account. As a result, please be aware that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit, mortgages, employment, housing, or other services.

Placing a credit freeze is free. To place a credit freeze, contact all three consumer reporting agencies listed above and provide the personal information required by each agency to place a freeze, which may include:

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, 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.); and
7. If you are a victim of identity theft, a copy of either a police report, investigative report, or complaint to a law enforcement agency concerning identity theft.

When you place a credit freeze, you will be provided a PIN to lift temporarily or remove the credit freeze. A credit freeze generally lasts until you lift or remove it, although in some jurisdictions it will expire after seven years.

**Credit Lock:** Like a credit freeze, a credit lock restricts access to your credit report and prevents anyone from opening an account until unlocked. Unlike credit freezes, your credit can typically be unlocked online without delay. To lock your credit, contact all three consumer reporting agencies listed above and complete a credit lock agreement. The cost of a credit lock varies by agency, which typically charges monthly fees.

You may also contact the U.S. Federal Trade Commission ("FTC") for further information on fraud alerts, credit freezes, credit locks, and how to protect yourself from identity theft. The FTC can be contacted at 400 7th St. SW, Washington, DC 20024; telephone 1-877-382-4357; or [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft).

## ADDITIONAL RESOURCES

Your state Attorney General may also have advice on preventing identity theft, and you should report instances of known or suspected identity theft to law enforcement, your state Attorney General, or the FTC.

**District of Columbia Residents:** The Attorney General can be contacted at the Office of the Attorney General, 441 4th Street NW, Washington, DC 20001; (202) 727-3400; or <https://oag.dc.gov/>.

**Maryland Residents:** The Attorney General can be contacted at Office of Attorney General, 200 St. Paul Place, Baltimore, MD 21202; (888) 743-0023; or <https://www.marylandattorneygeneral.gov/>.

**Massachusetts Residents:** Under Massachusetts law, you have the right to obtain any police report filed in connection to the 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.

**North Carolina Residents:** The Attorney General can be contacted at 9001 Mail Service Center, Raleigh, NC 27699-9001; (919) 716-6400; or <http://www.ncdoj.gov>.

**New Mexico Residents:** You have rights under the federal Fair Credit Reporting Act (FCRA), which governs the collection and use of information pertaining to you by consumer reporting agencies. For more information about your rights under the FCRA, please visit [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).

**New York Residents:** The Attorney General can be contacted at Office of the New York State Attorney General, The Capitol, Albany, NY 12224-0341; (800) 771-7755; or <https://ag.ny.gov/>.

**Rhode Island Residents:** The Attorney General can be contacted at (401) 274-4400 or <http://www.riag.ri.gov/>. You may also file a police report by contacting local or state law enforcement agencies.

# OnAlert™ is here to help you.

Protect yourself from identity theft.

**Sign up for a free trial today: <https://onalert.info/midfirst>**

## How OnAlert™ helps.

As cyber threats continue to increase, OnAlert offers the information, education and protection you need. Plus OnAlert has access to ChexSystems® data that no other provider in the market has today, to help make sure you're safe and secure.



**Monitoring**



**Alerts**



**Restoration**



**Education**

Identity protection helps to safeguard your good credit and overall financial wellness from growing threats.

## OnAlert™ provides an all-in-one solution for all of your financial wellness needs:



### **Detect fraud quickly:**

Monitor your personal information and be alerted if it's detected. OnAlert will alert you within 24 hours of signing up so you can quickly take action on any suspicious or fraudulent activity.



### **Minimize the impact of identity theft:**

In the event that your personal information is stolen and used, have peace of mind knowing that OnAlert can help you quickly. With full-service restoration services, you can call a US-based expert for assistance in restoring your identity.