


C/O IDX
P.O. Box 1907
Suwanee, GA 30024

To Enroll, Please Call:
1-833-752-0865
Or Visit:
<https://app.idx.us/account-creation/protect>
Enrollment Code: <<XXXXXXXXXX>>

<First Name>> <<Last Name>>
<<Address1>> <<Address2>>
<<City>>, <<State>> <<Zip>>

October 20, 2020

RE: Notice of Data Breach

Dear <<Name 1>>:

First Bank, located in Hamilton N.J. ("First Bank") is writing to notify you of a recent incident that may impact some of your personal information. First Bank is advising you of our investigation and the steps we have taken in response to this incident. First Bank is also providing you with steps you can take to protect your personal information should you feel it is appropriate to do so.

What Happened? On July 2, 2020, First Bank became aware of suspicious activity in an employee's email account. First Bank immediately changed the employee's email account credentials and began an investigation into the incident. As part of the investigation, which was conducted with the assistance of third-party forensic specialists, it was determined that the employee's email account was subject to unauthorized access on or about May 30, 2020. Therefore, First Bank conducted a thorough and time-consuming review of the account to identify any individuals whose sensitive information was contained in the account. Through the review, First Bank determined that information related to you was included in the account. Although there is no evidence that your information was actually viewed by an unauthorized individual, we are providing this notice to you in an abundance of caution.

What Information Was Involved? The information that was potentially subject to unauthorized access includes your: <<Variable Data 1>>.

What We Are Doing. First Bank takes the security of personal information in its care very seriously. You are being notified because your personal information may have been subject to unauthorized access. This does not mean you are a victim of identity theft.

As an added precaution, First Bank is also offering you access to 1 year of complimentary credit monitoring and identity protection services through IDX. The cost of this service will be paid by First Bank. Instructions on how to enroll in the credit monitoring and identity protection services can be found in the enclosed *Steps You Can Take to Help Protect Against Identity Theft and Fraud*.

What You Can Do. You can enroll to receive the free credit monitoring and identity restoration services being provided by First Bank. You can also review the enclosed *Steps You Can Take to Help Protect Against Identity Theft and Fraud*.

For More Information. We understand that you may have questions about this incident that are not addressed in this letter. If you have additional questions, or need assistance, please call 1-833-752-0865, Monday through Friday, from 9:00 am to 9:00 pm Eastern Time or go to <https://app.idx.us/account-creation/protect>.

We sincerely apologize for this incident and regret any concern or inconvenience this may have caused you.

Sincerely,

A handwritten signature in black ink, appearing to read 'P. Ryan', with a stylized flourish at the end.

Patrick L. Ryan
President and CEO
First Bank, located in Hamilton N.J.

Steps You Can Take to Help Protect Against Identity Theft and Fraud

First Bank is offering you access to 1 year of complimentary credit monitoring and identity protection services through IDX. We encourage you to contact IDX with any questions and to enroll in free IDX services by calling 1-833-752-0865 or going to <https://app.idx.us/account-creation/protect> and using the Enrollment Code provided above. IDX representatives are available Monday through Friday from 9:00 am – 9:00 pm Eastern Time. Please note the deadline to enroll is January 20, 2021.

1. Website and Enrollment. Go to <https://app.idx.us/account-creation/protect> and follow the instructions for enrollment using your Enrollment Code provided at the top of the letter.

2. Activate the credit monitoring provided as part of your IDX identity protection membership. The monitoring included in the membership must be activated to be effective. Note: You must have established credit and access to a computer and the internet to use this service. If you need assistance, IDX will be able to assist you.

3. Telephone. Contact IDX at 1-833-752-0865 to gain additional information about this event and speak with knowledgeable representatives about the appropriate steps to take to protect your credit identity.

Monitor Your Accounts. You should always remain vigilant against incidents of identity theft, review your account statements, and monitor your credit reports and explanation of benefits forms for suspicious activity. 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 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.

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:

TransUnion
P.O. Box 2000
Chester, PA 19106
1-800-680-7289
www.transunion.com/credit-freeze

Experian
P.O. Box 2002
Allen, TX 75013
1-888-397-3742
www.experian.com/freeze/center.html

Equifax
P.O. Box 105069
Atlanta, GA 30348
1-888-766-0008
www.equifax.com/personal/credit-report-services

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 a law enforcement agency concerning identity theft;

The credit reporting agencies have one (1) to three (3) business days after receiving your request to place a security freeze on your credit file report, based upon the method of the request. The credit bureaus must also send written confirmation to you within five (5) business days and provide you with the process by which you may remove the security freeze, including an authentication mechanism. Upon receiving a direct request from you to remove a security freeze and upon receiving

proper identification from you, the consumer reporting agency shall remove a security freeze within one (1) hour after receiving the request by telephone for removal or within three (3) business days after receiving the request by mail for removal.

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:

TransUnion

P.O. Box 2000
Chester, PA 19106
1-800-680-7289

www.transunion.com/fraud-victim-resource/place-fraud-alert

Experian

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

www.experian.com/fraud/center.html

Equifax

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

www.equifax.com/personal/credit-report-services

You can also further educate yourself regarding identity theft, fraud alerts, security freezes, and the steps you can take to protect yourself, by contacting the consumer reporting agencies, your state Attorney General, or the Federal Trade Commission (FTC). The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; www.identitytheft.gov; 1-877-ID-THEFT (877-438-4338); and TTY: 866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. You can also obtain further information on how to file such a complaint by way of the contact information listed above. Instances of known or suspected identity theft should be reported to law enforcement and your state Attorney General. This notice has not been delayed by law enforcement.

For Maryland residents, the Attorney General can be contacted at 200 St. Paul Place, 16th Floor, Baltimore, MD 21202, 1-410-528-8662, www.oag.state.md.us.

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, 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 Attorney General may be contacted at: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 1-800-771-7755; <https://ag.ny.gov/>.

For North Carolina residents, the Attorney General can be contacted at 9001 Mail Service Center, Raleigh, NC 27699-9001, 1-877-566-7226 or 1-919-716-6000, www.ncdoj.gov. You can obtain information from the Attorney General or the Federal Trade Commission about preventing identity theft.