



Return to IDX:
P.O. Box 989728
West Sacramento, CA 95798-9728

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

August 31, 2023

RE: Notice of Data Security Incident

<<Account Number Text>>

Dear <<First Name>> <<Last Name>>:

We are contacting you because we have learned of a data security incident that affected one of our third-party vendors that is used as part of our bank operation routines. At Savers Bank, we take the privacy and security of personal information in our possession very seriously, which is why we are sending this letter to provide you with details of what happened, the measures we have taken in response, and to provide you with details on proactive steps you may consider in helping to protect your information.

What Happened? On July 18, 2023, Savers Bank learned that the third-party vendor experienced a data security incident involving certain files within its system. This incident was solely limited to the third-party vendor's systems. Savers Bank did not experience a cybersecurity incident, and no Savers Bank networks or systems were affected or compromised.

What Information Was Involved? The security incident contained information including your <<Body Text>> None of your other information was impacted in the incident, such as Social Security number, bank account PIN, or security codes.

What We Are Doing. At this time, we have no evidence to suggest that the affected information was targeted or misused in any way. Indeed, we believe the risk of harm is extremely low, as we have protocols in place with added layers of verification for any bank transactions attempting to be made.

Although this incident occurred outside our network, Savers Bank wants our customers to know that we are here to support them. Out of an abundance of caution, we are notifying you so you can act along with our efforts to minimize any potential harm.

What You Can Do. You can follow the recommendations on the following page to help protect your personal information. <<Variable Text 3>>

Please be assured that we take the protection of personal information very seriously and are taking steps to prevent a similar occurrence. Please feel free to contact us with questions by emailing us at response@saversbank.com.

Sincerely,

A handwritten signature in cursive script that reads "April E. Sterndale".

April E. Sterndale
VP, Compliance, CRA & Information Security Officer
Savers Bank

Steps You Can Take to HELP Protect Your Information

Review Your Account Statements and Notify Law Enforcement of Suspicious Activity: As a precautionary measure, we recommend that you remain vigilant by reviewing your account statements and credit reports closely. If you detect any suspicious activity on an account, you should promptly notify the financial institution or company with which the account is maintained. You also should promptly report any fraudulent activity or any suspected incidence of identity theft to proper law enforcement authorities, your state attorney general, and/or the Federal Trade Commission (FTC).

Copy of Credit Report: You may obtain a free copy of your credit report from each of the three major credit reporting agencies once every 12 months by visiting <http://www.annualcreditreport.com/>, calling toll-free 1-877-322-8228, or by completing an Annual Credit Report Request Form and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348. You also can contact one of the following three national credit reporting agencies:

Equifax

P.O. Box 105851
Atlanta, GA 30348
1-800-525-6285
www.equifax.com

Experian

P.O. Box 9532
Allen, TX 75013
1-888-397-3742
www.experian.com

TransUnion

P.O. Box 1000
Chester, PA 19016
1-800-916-8800
www.transunion.com

Fraud Alert: You may want to consider placing a fraud alert on your credit report. An initial fraud alert is free and will stay on your credit file for at least one year. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any accounts in your name. To place a fraud alert on your credit report, contact any of the three credit reporting agencies identified above. Additional information is available at <http://www.annualcreditreport.com>.

Security Freeze: You have the right to put a security freeze on your credit file for up to one year at no cost. This will prevent new credit from being opened in your name without the use of a PIN number that is issued to you when you initiate the freeze. A security freeze is designed to prevent potential creditors from accessing your credit report without your consent. As a result, using a security freeze may interfere with or delay your ability to obtain credit. You must separately place a security freeze on your credit file with each credit reporting agency. In order to place a security freeze, you may be required to provide the consumer reporting agency with information that identifies you including your full name, Social Security number, date of birth, current and previous addresses, a copy of your state-issued identification card, and a recent utility bill, bank statement or insurance statement.

Additional Free Resources: You can obtain information from the consumer reporting agencies, the FTC, or from your respective state Attorney General about fraud alerts, security freezes, and steps you can take toward preventing identity theft. You may report suspected identity theft to local law enforcement, including to the FTC or to the Attorney General in your state.

Federal Trade Commission

600 Pennsylvania Ave, NW
Washington, DC 20580
consumer.ftc.gov, and
www.ftc.gov/idtheft
1-877-438-4338

Maryland Attorney General

200 St. Paul Place
Baltimore, MD 21202
oag.state.md.us
1-888-743-0023

New York Attorney General

Bureau of Internet and Technology
Resources
28 Liberty Street
New York, NY 10005
1-212-416-8433

North Carolina Attorney General

9001 Mail Service Center
Raleigh, NC 27699
ncdoj.gov
1-877-566-7226

Rhode Island Attorney General

150 South Main Street
Providence, RI 02903
<http://www.riag.ri.gov>
1-401-274-4400

Washington D.C. Attorney General

441 4th Street, NW
Washington, DC 20001
oag.dc.gov
1-202-727-3400

You also have certain rights under the Fair Credit Reporting Act (FCRA): These rights include to know what is in your file; to dispute incomplete or inaccurate information; to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information; as well as other rights. For more information about the FCRA, and your rights pursuant to the FCRA, please visit <https://www.consumer.ftc.gov/sites/www.consumer.ftc.gov/files/pdf/pdf-0096-fair-credit-reporting-act.pdf>.