



CORNERSTONE BANK

P.O. Box 989728

West Sacramento, CA 95798-9728

<<First Name>> <<Last Name>>

<<Address1>>

<<Address2>>

<<City>>, <<State>> <<Zip>>

<<Country>>

Enrollment Code: <<ENROLLMENT>>

To Enroll, Scan the QR Code Below:



Or Visit:

<https://app.idx.us/account-creation/protect>

October 31, 2024

<<NOTICE OF DATA BREACH>>

Dear <<Full Name>>:

We are writing to inform you of a cyber security incident experienced by Cornerstone Bank that may have involved your information described below. While we have no evidence of attempted or actual misuse of any information as a result of this incident, we are providing you with information about the incident, our response, and steps you can take to help protect your information, should you feel it appropriate to do so.

**What Happened:** On or around July 10, 2024, we discovered suspicious activity potentially related to a small number of employee email accounts. Upon discovery, we took swift action to secure our email system and network. We immediately began working with third-party computer specialists to investigate the full nature and scope of the incident. We also reported this incident to federal law enforcement. Based on the investigation, it was determined that a small number of Cornerstone Bank employee email accounts were subject to unauthorized access. As a result, together with third-party specialists, we began a comprehensive review of the contents of these accounts to determine the type of information contained therein and to whom that information related. This comprehensive review was completed on September 24, 2024. We are now notifying those individuals whose information was potentially impacted by the incident.

**What Information Was Involved:** The information believed to be at risk may include your first and last name, in combination with your <<exposed data elements>>.

**What We Are Doing:** Upon discovery, we immediately engaged third-party forensic specialists to investigate this matter. Out of an abundance of caution, we have arranged for you to activate, at no cost to you, identity theft protection services through IDX, a ZeroFox Company, the data breach and recovery services expert. IDX identity protection services include: <<12/24>> months of credit and CyberScan monitoring, a \$1,000,000 insurance reimbursement policy, and fully managed ID theft recovery services. Due to privacy laws, we cannot activate these services for you directly. Additional information regarding how to activate the complimentary identity monitoring service is enclosed. We have also provided additional information about steps you can take to help protect yourself against fraud and identity theft.

**What You Can Do:** We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your account statements and monitoring your free credit reports for suspicious activity and to detect errors over the next 12 to 24 months. You should report known or suspected incidents of identity theft to the relevant institution. Additionally, you can enroll to receive the complimentary identity monitoring services we are making available to you. You can also review the enclosed "Steps You Can Take to Help Protect Your Information" for additional resources.

**For More Information:** Should you have additional questions or concerns regarding this matter, please do not hesitate to contact our dedicated call center agents at 1-866-354-1410, Monday through Friday, 8 a.m. to 8 p.m. Central Time. You may also write to us at 2280 45<sup>th</sup> Street South, Fargo, ND 58104.

We take the privacy and security of the information in our care seriously, and sincerely regret any worry or inconvenience this incident may cause you and your family.

Sincerely,

A handwritten signature in black ink, appearing to read 'J. Thomas', with a large, sweeping flourish above the name.

Jeff Thomas  
President/Chief Executive Officer

## **STEPS YOU CAN TAKE TO HELP PROTECT YOUR INFORMATION**

**1. Website and Enrollment.** Scan the QR image or 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. Please note the deadline to enroll is January 31, 2025.

**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 1-866-354-1410 to gain additional information about this event and speak with knowledgeable representatives about the appropriate steps to take to protect your credit identity.

Again, at this time, there is no evidence that your information has been misused. However, we encourage you to take full advantage of this service offering. IDX representatives have been fully versed on the incident and can answer questions or concerns you may have regarding protection of your personal information.

## **ADDITIONAL ACTIONS TO HELP PROTECT YOUR INFORMATION**

### **Monitor Your Accounts**

If you are a current Cornerstone Bank customer, you can easily monitor your credit score in online and mobile banking, manage your debit card in mobile banking, and keep an eye on account activity with alerts.

We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your credit reports/account statements for suspicious activity and to detect errors. Under U.S. law, you are entitled to one free credit report annually from each of the three major credit reporting bureaus, TransUnion, Experian, and Equifax. To order your free credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call 1-877-322-8228. Once you receive your credit report, review it for discrepancies and identify any accounts you did not open or inquiries from creditors that you did not authorize. If you have questions or notice incorrect information, contact the credit reporting bureau.

You have the right to place an initial or extended “fraud alert” on a credit file at no cost. An initial fraud alert is a 90-day security alert that is placed on a consumer’s credit file. Upon seeing a fraud alert, 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 lasting seven years. Should you wish to place a fraud alert, please contact any of the three credit reporting bureaus listed below.

As an alternative to a fraud alert, you have the right to place a “credit freeze” on a credit report, which will prohibit a credit bureau from releasing information in the credit report without your express authorization. The credit 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 credit freeze 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 credit freeze on your credit report. To request a credit freeze, you will need to provide the following information:

1. Full name (including middle initial as well as Jr., Sr., III, etc.);
2. Social Security number;
3. Date of birth;
4. Address for the prior two to five years;
5. Proof of current address, such as a current utility or telephone bill;
6. A legible photocopy of a government-issued identification card (e.g., state driver’s license or identification card); and
7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft, if you are a victim of identity theft.

Should you wish to place a fraud alert, please contact any of the three major credit reporting bureaus listed below. To place a credit freeze, please contact each of the three major credit reporting bureaus listed below:

<b>TransUnion</b> 1-800-680-7289 <a href="http://www.transunion.com">www.transunion.com</a>	<b>Experian</b> 1-888-397-3742 <a href="http://www.experian.com">www.experian.com</a>	<b>Equifax</b> 1-888-298-0045 <a href="http://www.equifax.com">www.equifax.com</a>
<b>TransUnion Fraud Alert</b> P.O. Box 2000 Chester, PA 19016-2000	<b>Experian Fraud Alert</b> P.O. Box 9554 Allen, TX 75013	<b>Equifax Fraud Alert</b> P.O. Box 105069 Atlanta, GA 30348-5069
<b>TransUnion Credit Freeze</b> P.O. Box 160 Woodlyn, PA 19094	<b>Experian Credit Freeze</b> P.O. Box 9554 Allen, TX 75013	<b>Equifax Credit Freeze</b> P.O. Box 105788 Atlanta, GA 30348-5788

### Additional Information

You can further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the credit reporting bureaus, the Federal Trade Commission (FTC), or your state Attorney General. The FTC also encourages those who discover that their information has been misused to file a complaint with them. The FTC may be reached at 600 Pennsylvania Ave. NW, Washington, D.C. 20580; [www.identitytheft.gov](http://www.identitytheft.gov); 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261.

You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement, your state Attorney General, and the FTC. This notice has not been delayed by law enforcement.

*For District of Columbia residents*, the District of Columbia Attorney General may be contacted at: 400 6th St. NW Washington, D.C. 20001; 202-727-3400; and [oag.dc.gov](http://oag.dc.gov). Cornerstone Bank may be contacted at 2280 45<sup>th</sup> Street South, Fargo, ND 58104.

*For Maryland residents*, the Maryland Attorney General may be contacted at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-410-528-8662 or 1-888-743-0023; and [www.marylandattorneygeneral.gov](http://www.marylandattorneygeneral.gov). Cornerstone Bank may be contacted at 2280 45<sup>th</sup> Street South, Fargo, ND 58104.

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

*For North Carolina residents*, the North Carolina Attorney General may be contacted at: 9001 Mail Service Center, Raleigh, NC 27699-9001; 1-877-566-7226 or 1-919-716-6000; and [www.ncdoj.gov](http://www.ncdoj.gov).