



Industrial Bank Provides Notice of Data Security Incident

On July 19, 2021, Industrial Bank announced a recent event that may have impacted the security of personal information relating to certain individuals. While Industrial Bank is still in the process of identifying impacted individuals and preparing direct written notification letters regarding the incident to them as soon as possible, we are now providing information here on our website about the event and steps individuals may take to better protect against the possibility of identity theft and fraud, should they feel it is necessary to do so.

What Happened? On June 30, 2020, Industrial Bank became aware of suspicious activity in certain employee email accounts. Industrial Bank immediately changed the email account credentials and began an investigation into the incident. As part of the investigation, Industrial Bank determined that the certain employee email accounts may have been impacted between June 27, 2020 and June 30, 2020. However, the investigation was unable to determine which emails or attachments within the account may have been impacted. Therefore, Industrial Bank conducted a thorough and time-consuming review of the accounts to identify any individuals whose sensitive information was contained in the account. Through the review, on February 18, 2021 Industrial Bank determined what information was at risk and to whom the information related and began a review of its records for contact information for the individuals. Although there is no evidence that this information was viewed by an unauthorized individual, Industrial Bank is providing notice in an abundance of caution.

What Information Was Involved? Industrial Bank determined that the type of information potentially impacted may vary by individual and that the following types of information may be impacted: name, contact information, Social Security number, financial information, and date of birth.

What Industrial Bank is Doing. Industrial Bank takes the privacy and security of sensitive information within its care very seriously. In response to this incident, Industrial Bank took immediate steps to identify the issues that allowed unauthorized access to its information to occur and is working hard to address them. Industrial Bank is still in the process of a thorough review to identify all individuals whose information was impacted by this incident and will be providing written notice as soon as possible to individuals that Industrial Bank determines have been impacted by this incident.

What Potentially Affected Individuals Can Do? Individuals who believe they may be impacted by this incident can call the dedicated confidential assistance line detailed below or find out more about how to protect against potential identity theft and fraud in the below section *Steps You Can Take to Prevent Fraud and Identity Theft*.

For More Information. If you believe you may have been impacted by this incident and have questions, please call Industrial Bank's dedicated assistance line at 1-855-535-1875 between the hours of 9am – 9pm ET.

STEPS YOU CAN TAKE TO BETTER PROTECT YOUR INFORMATION

We encourage you to remain vigilant against incidents of identity theft and fraud, to review your account statements, and to monitor your credit reports 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:

Experian PO Box 9554 Allen, TX 75013 1-888-397-3742 www.experian.com/freeze/center.html	TransUnion P.O. Box 2000 Chester, PA 19016 1-888-909-8872 www.transunion.com/credit-freeze	Equifax PO Box 105788 Atlanta, GA 30348-5788 1-800-685-1111 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.

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

TransUnion

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

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

You can 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, the Federal Trade Commission, or your state Attorney General.

The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580, www.identitytheft.gov, 1-877-ID-THEFT (1-877-438-4338); TTY: 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. You can obtain further information on how to file such a complaint by way of the contact information listed above. 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 and your state Attorney General. This notice has not been delayed by law enforcement.