



June 22, 2022

Office of the Attorney General
Attn: Data Breach Notification
200 St. Paul Place
Baltimore, MD 21202
ldtheft@oag.state.md.us

Re: Fulton Bank, N.A. Data Breach Notification Under the Personal Information Protection Act

Dear Office of the Attorney General:

The purpose of this letter is to provide you with notice and information regarding an incident involving unauthorized access to the personal information of Fulton Bank, N.A. (the "Bank") customers that are Maryland residents. The incident occurred at three Bank ATM locations in Delaware between April 11, 2022, and May 22, 2022. The details of the incident are as follows:

Date of Incident:	The incident occurred between April 11, 2022, and May 22, 2022. The Bank first became aware of the incident on May 31, 2022.
Number of Maryland Residents Affected:	31
Data Exposed:	Customer name, debit card number, expiration date, and PIN.
Summary of Incident:	An unauthorized outside party placed a deep insert skimming device on Fulton Bank ATMs at the following locations and accessed the above-mentioned data of Maryland residents during the following time periods: the Bank's Millcreek Financial Center, 3812 Kirkwood Hwy., Wilmington, DE 19808 on 4/11/2022, 5/11/2022 through 5/14/2022, and 5/20/2022 through 5/22/2022; the Bank's Newark Financial Center, 287 E. Main St., Suite 105, Newark, DE, 19711 from 5/11/2022 through 5/17/2022; and the Bank's Middletown Financial Center, 468 W. Main St., Middletown, DE 19709 from 5/10/2022 through 5/18/2022 and 5/19/2022 through 5/22/2022.

Fulton Bank

Action Taken in Response to Incident:	All affected customers will be notified of the incident by the Bank. A copy of the notice that will be sent to customers is attached. As a result of this incident, the debit cards of affected customers who have reported and confirmed fraud to the Bank have been closed, and they have been reissued new cards. The Bank will be closing the debit cards of, and reissuing new cards to, all other affected customers within 7 to 10 days. Until those cards are closed, the Bank will be using enhanced fraud alert tools to actively monitor the debit cards. Additionally, ATM hardware and software alerts are being monitored and procedures have been put in place to ensure timely alerts of potential ATM compromises. ATM hardware components to prevent deep insert skimmers have been ordered and will be installed by the Bank. The Bank's Information Security Office will also perform a security risk assessment related to this incident.
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Please do not hesitate to contact me with any questions or concerns. My contact information is below.

Sincerely,



Rachel C. Heinrich
Associate Counsel
Fulton Bank, N.A.
One Penn Square, Lancaster, PA 17602
717-553-1729
rheinrich@fultonbank.com

Fulton Bank

June 22, 2022

Name

Address

City, State, Zip

Important Information from Fulton Bank, N.A.

We are writing to inform you of an incident that may have exposed your debit card information to others. Your name, card number, expiration date, and PIN may have been obtained by an unauthorized party from an ATM location in Delaware. We are taking steps to protect your account and reduce uncertainty and inconvenience that may result from this incident, including making the options described below available to you:

- We are sending you a new debit card, which will arrive within 7 to 10 days. Once your new card arrives, please follow the instructions provided to activate it. When you do, your old card will automatically be deactivated, and you may begin using your new card.
- Until your new card arrives, you may continue to use your existing card. We will monitor your account for fraudulent or unusual activity during this time period and will alert you of any such activity we identify in a timely manner.
- If you would prefer, however, you may instruct us to immediately close your existing card by contacting us using the telephone number provided below. We will expedite delivery of a replacement card.

We encourage you to be vigilant over the next 12 to 24 months in reviewing your account statements and activity and immediately report any suspicious activity to Fulton Bank. If you are concerned about identity theft, the Federal Trade Commission and the Office of the Attorney General for your state can provide additional information for consumers to help prevent identity theft. For your convenience, contact information for these agencies is provided on the second page of this letter, along with information on how to obtain free credit reports and place fraud alerts.

The security of your accounts and financial information is of paramount importance to us. We apologize for any inconvenience this incident may have caused, and we stand ready to assist you in minimizing any inconvenience or concerns you may experience as a result of the incident. If you have any questions or would like to immediately cancel your card, please contact us at 1.800.314.7714.

Sincerely,

Bankcard Center
Fulton Bank, N.A.

Fulton Bank

Helpful Resources:

Free credit reports are available through <https://www.annualcreditreport.com>.

In addition, you may also place a “**fraud alert**” on your credit report. Fraud alert messages notify potential creditors to verify your identification before extending credit in your name in the event someone is using your information without your consent. An initial fraud alert lasts for only 90 days, but it may be renewed. To activate a fraud alert, you will need to contact **one** of the three (3) major credit reporting agencies, which, in turn, should notify the remaining two (2) reporting agencies of the fraud alert on your behalf. You may contact the credit reporting agencies using the contact information provided below.

Experian
www.experian.com/fraud
1-800-397-3742

Equifax
www.fraudalerts.equifax.com
1-800-525-6285

TransUnion
www.transunion.com
1-800-680-7289

Please remember that, while a fraud alert is in effect, you may experience a delay in the processing of credit applications made by you.

For information about preventing identity theft:

Federal Trade Commission 600 Pennsylvania Avenue, NW Washington, DC 20580 https://consumer.ftc.gov/features/identity-theft 1-877-438-4338	Delaware Office of Attorney General Carvel State Building 820 N. French St. Wilmington, DE 197801 https://attorneygeneral.delaware.gov/fraud/cpu/idtheft/ 1-302-577-8600	New Jersey Office of Attorney General P. O. Box 45025 Newark, NJ 07101 http://www.njconsumeraffairs.gov/ocp/Pages/identitytheft.aspx 1-800-242-5846
Pennsylvania Office of Attorney General 16 th Floor, Strawberry Square Harrisburg, PA 17120 www.attorneygeneral.gov/protect-yourself/identity-theft/ 1-800-441-2555	Maryland Office of Attorney General 200 St. Paul Place, 25th Floor, Baltimore, MD 21202 idtheft@oag.state.md.us https://www.marylandattorneygeneral.gov/pages/identitytheft/default.aspx 1-410-576-6491	Virginia Office of the Attorney General 202 North Ninth Street Richmond, Virginia 23219 https://www.oag.state.va.us/programs-initiatives/identity-theft 1-804-786-2071

Fulton Bank

June XX, 2022

Name

Address

City, State, Zip

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We are writing to inform you of an incident that may have exposed your debit card information to others. Your name, card number, expiration date, and PIN may have been obtained by an unauthorized party from an ATM location in Delaware. According to our records, you have notified us regarding fraudulent activity on your account related to this incident or you have confirmed fraudulent activity on your account related to this incident when notified by the Bank. We have closed your debit card and issued you a new debit card.

We encourage you to be vigilant over the next 12 to 24 months in reviewing your account statements and activity and immediately report any suspicious activity to Fulton Bank. If you are concerned about identity theft, the Federal Trade Commission and the Office of the Attorney General for your state can provide additional information for consumers to help prevent identity theft. For your convenience, contact information for these agencies is provided on the second page of this letter, along with information on how to obtain free credit reports and place fraud alerts.

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