June 29, 2022

Author's Contact Info:
Justin Rainey
833.493.5987

Via Mail and Email

Attorney General Brian E. Frosh
Office of the Attorney General
Attn: Security Incident Notification
200 St. Paul Place
Baltimore, MD 21202
Idtheft@oag.state.md.us

Re: Security Incident Notification

Dear Attorney General Frosh,

We are writing to inform you of a misuse of UMB Bank, n.a ("UMB") company resources that may have affected the personal information of one Maryland resident. We take the security and confidentiality of personal information seriously, whether it relates to our customers or individuals who are not customers, as was the case in the below described security incident.

1. **Description of Security Incident.**

For background, UMB is a financial institution headquartered in Kansas City, Missouri with physical locations providing consumer banking services in eight states. As of this writing, Maryland is not one of these eight states.

In early June, we became aware that a customer service representative employed by an independent third party (hereafter, "the individual in question") misused UMB company resources to run background checks on 49 individuals, as well as herself. The majority of these individuals have no relationship with UMB. We utilize a vendor-provided service to run background checks as needed for lawful and permissible purposes. This individual in question, however, did not have authorization to run the background checks described above.

In running these checks, the individual in question may have gained access to personal information relating to the person on whom the check was performed. This includes name, address, date of birth, social security number and other personal information commonly included in background checks, such as possible prior addresses of residence, property ownership, judgements/liens and criminal records.

2. **Number of Maryland residents affected.**

This security incident has potentially affected the personal data of one (1) Maryland resident. A notification letter that is compliant with applicable law will be mailed to this individual in tandem with the provision of this notification. A copy of this notification letter is attached as ***Appendix 1***.

3. **Actions taken upon awareness**.

We immediately began a thorough investigation upon becoming aware of this security incident and thereafter took steps to rectify it. This included (a) terminating the individual from providing services to UMB and (b) removing her ability to access the background check service or any other UMB company resources to which she had access.

As of this writing we have no indication of the intent behind these background checks. Further, we have no reason to believe or evidence suggesting the background checks were run to commit identity theft or otherwise cause harm. Nonetheless, out of an abundance of caution we are offering each person on whom a background check was run complimentary three bureau credit monitoring for a period of 12 months. We have also set up a dedicated telephone number to field any questions from such individuals that is included in the legally compliant notification letter described above.

Further, we are undertaking a thorough evaluation of our processes and controls to reduce the risk of such unauthorized background checks going forward.

4. **Contact information**.

UMB is committed to protecting the security and confidentiality of our information systems, and all personal information contained therein. I am happy to answer any questions you may have about this security incident. Please do not hesitate to contact me at **833.493.5987**.

Sincerely,

Justin Rainey
Chief Information Security Officer, Chief Privacy Officer
UMB Financial Corporation
833-493-5987
1010 Grand Blvd
Kansas City, Missouri 64106

Appendix 1

[Date]

[Name]
[Address 1]
[Address 2]

Re: Notification of misuse of company resources that may have affected your personal information

[Name]:

We are writing to inform you of a misuse of UMB Bank, n.a ("UMB") company resources that may have affected your personal information.

We are a financial institution headquartered in Kansas City, Missouri. We recently became aware that a customer service representative employed by an independent third party misused UMB company resources to run a background check on you. The background check included your name, address, date of birth, social security number and other personal information, such as possible prior addresses of residence, property ownership, judgements/liens and criminal records.

When we became aware of this situation we immediately took steps to investigate and rectify it, including terminating the customer service representative in question.

We regret that this occurred and offer our sincerest apologies. We take the security and confidentiality of all personal information seriously. At this time, we have no reason to believe this background check was run to commit identity theft or cause financial harm. Nonetheless, out of an abundance of caution, we are offering you **free credit monitoring services through TransUnion for 12 months**. Instructions on how to activate these monitoring services are included with this letter.

We recommend you stay vigilant for incidents of fraud or identity theft, and that you review your credit reports carefully. Specifically, look for inquiries you did not initiate, accounts you did not open and unexplained debts on accounts you have opened. If there are accounts or charges you did not authorize, immediately notify TransUnion. Telephone and mailing information for TransUnion, as well as the other two national credit bureaus, is below. You may also contact each credit bureau online through their respective websites.

Credit Bureau	Telephone	Mailing
TransUnion	(833) 395-6941	TransUnion Consumer Solutions P.O. Box 2000 Chester, PA 19016-2000

UMB Bank, n.a.

1010 Grand Blvd
Kansas City, Missouri 64106

MEMBER FDIC

Experian	(888) 397-3742	P.O. Box 4500 Allen, TX 75013
Equifax	(888) 378-4329	Equifax Information Services LLC P.O. Box 740241 Atlanta, GA 30374

You can also obtain more information about preventing identity theft from the Federal Trade Commission (FTC) or Maryland Attorney General through the contact information listed below.

Agency	Website	Telephone	Mailing
FTC	www.ftc.gov	(877) 382-4357	600 Pennsylvania Avenue, NW Washington, DC 20580
Maryland AG	www.marylandattorneygeneral.gov	(888) 743-0023	200 St. Paul Place, Baltimore, MD 21202

Please feel free to reach out to us with any questions at [designated phone number].

Sincerely,

UMB Bank, n.a.

UMB Bank, n.a.

1010 Grand Blvd
Kansas City, Missouri 64106

Complimentary Credit Monitoring and Identity Restoration Services

As a safeguard, we have arranged for you to enroll, at no cost to you, in an online credit monitoring service (*my*TrueIdentity) for one year provided by TransUnion Interactive, a subsidiary of TransUnion®, one of the three nationwide credit reporting companies.

To enroll in this service, go directly to the *my*TrueIdentity website at **www.mytrueidentity.com** and in the space referenced as "Enter Activation Code", enter the following 12-letter Activation Code **<<Insert Unique 12-letter Activation Code>>** and follow the three steps to receive your credit monitoring service online within minutes.

Once you are enrolled, you will be able to obtain one year of unlimited access to your TransUnion credit report and credit score. The daily three-bureau credit monitoring service will notify you if there are any critical changes to your credit files at TransUnion®, Experian® and Equifax®, including fraud alerts, new inquiries, new accounts, new public records, late payments, change of address and more. The service also includes the ability to lock and unlock your TransUnion credit report, access to identity restoration services that provides assistance in the event your identity is compromised to help you restore your identity and up to $1,000,000 in identity theft insurance with no deductible. (Policy limitations and exclusions may apply.)

If you believe you may be a victim of identity theft, please call the TransUnion Fraud Response Services toll-free hotline at 1-855-288-5422**.** When prompted, enter the following 6-digit telephone pass code 698733 to speak to a TransUnion representative about your identity theft issue.

You can sign up for the *my*TrueIdentity online credit monitoring service anytime between now and **November 1, 2022**. Due to privacy laws, we cannot register you directly. Please note that credit monitoring service might not be available for individuals who do not have a credit file with TransUnion, Experian and Equifax, or an address in the United States (or its territories) and a valid Social Security number, or are under the age of 18. Enrolling in this service will not affect your credit score.

If you have questions about your *my*TrueIdentity online credit monitoring benefits, need help accessing your credit report, or passing identity verification, please contact the *my*TrueIdentity Customer Service Team toll-free at: 1-844-787-4607, Monday-Friday: 8am-9pm, Saturday-Sunday: 8am-5pm Eastern time.

UMB Bank, n.a.

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Kansas City, Missouri 64106