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426 W. Lancaster Avenue, Suite 200
Devon, PA 19333

January 26, 2023

VIA E-MAIL

Office of the Attorney General
Attn: Security Breach Notification
200 St. Paul Place
Baltimore, MD 21202
E-mail: idtheft@oag.state.md.us

Re: Notice of Data Event

To Whom It May Concern:

We represent Thread Bancorp, Inc. ("Thread Bancorp") located at 210 East Main Street, Rogersville, TN 37857, and are writing to notify your office of an incident that may affect the security of certain personal information relating to ten (10) Maryland residents. This notice will be supplemented with any new significant facts learned subsequent to its submission. By providing this notice, Thread does not waive any rights or defenses regarding the applicability of Maryland law, the applicability of the Maryland data event notification statute, or personal jurisdiction.

Nature of the Data Event

On or about September 1, 2022, Thread Bancorp discovered suspicious activity related to one (1) corporate email account. Thread Bancorp immediately secured the account and launched an investigation with the assistance of third-party forensic specialists to determine the full nature and scope of the event. Through the investigation, Thread Bancorp determined that an unauthorized individual(s) had accessed one (1) email account between August 28, 2022 and September 1, 2022, and sent fraudulent messages from the account. Thread Bancorp then conducted a detailed review of the contents of the affected email account to identify any personal information contained therein and to whom it related. This review was completed on November 22, 2023. Thread Bancorp has worked since this time to confirm the information affected, gather current address information, and prepare the notification to those who may be affected.

Although there is no evidence that any individual's personal information was actually viewed or accessed without authorization in connection with the event, Thread Bancorp is unable to rule out this possibility. During the course of their review, Thread Bancorp identified that information related to residents of your state was present in the affected email account at the time of the event.

The information that could have been subject to unauthorized access includes name, Social Security number, and financial account number.

Notice to Maryland Residents

On or about January 26, 2023, Thread Bancorp provided written notice of this incident to ten (10) Maryland residents. Written notice is being provided in substantially the same form as the letter attached here as ***Exhibit A***.

Other Steps Taken and To Be Taken

Upon discovering the event, Thread Bancorp moved quickly to investigate and respond to the incident, assess the security of Thread Bancorp systems, and identify potentially affected individuals Thread Bancorp is also working to implement additional safeguards to protect information it holds. Furthermore, Thread Bancorp is providing access to credit monitoring services for one (1) year, through Experian, to individuals whose personal information was potentially affected by this incident, at no cost to them.

Additionally, Thread Bancorp is providing impacted individuals with guidance on how to better protect against identity theft and fraud, including advising individuals to report any suspected incidents of identity theft or fraud to their bank. Thread Bancorp is providing individuals with information on how to place a fraud alert and security freeze on one's credit file, the contact details for the national consumer reporting agencies, information on how to obtain a free credit report, a reminder to remain vigilant for incidents of fraud and identity theft by reviewing account statements and monitoring free credit reports, and encouragement to contact the Federal Trade Commission, their state Attorney General, and law enforcement to report attempted or actual identity theft and fraud.

Thread Bancorp is providing written notice of this incident to relevant state and federal regulators, as necessary.

Contact Information

Should you have any questions regarding this notification or other aspects of the data security event, please contact us at (267) 930-4839.

Very truly yours,

Rebecca Jones

Rebecca J. Jones of
MULLEN COUGHLIN LLC

RJJ/scs
Enclosure

EXHIBIT A

thread

<<Date>> (Format: Month Day, Year)

<<first_name>> <<middle_name>> <<last_name>> <<suffix>>
<<address_1>>
<<address_2>>
<<city>>, <<state_province>> <<postal_code>>
<<country>>

<<b2b_text_1(NOTICE OF SECURITY INCIDENT / DATA BREACH)>>

Dear <<first_name>> <<middle_name>> <<last_name>> <<suffix>>,

Thread Bancorp, Inc. ("Thread") is writing to make you aware of an event that may affect the security of some of your information. We are providing you with information about the event, our response to it, and resources available to you to help protect your personal information, should you feel it appropriate to take action.

What Happened? On or about September 1, 2022, Thread discovered suspicious activity related to one corporate email account. We immediately secured the account and launched an investigation with the assistance of third-party forensic specialists to determine the full nature and scope of the event. Through the investigation, we determined that an unauthorized individual accessed one (1) email account from August 28, 2022 to September 1, 2022 and sent fraudulent messages from the account. Although there is no evidence that any individual's personal information was actually viewed or taken in connection with the event, we are unable to rule out the possibility. We therefore undertook a comprehensive review of the contents of the affected account to determine what information was contained therein and to whom it relates. We recently determined that information related to you was present in the affected email account at the time of the event.

What Information Was Involved? The following types of information related to you may have been impacted: <<b2b_text_2(name, data elements)>>. While we have no evidence that any of your information was accessed or misused, we are notifying you in an abundance of caution and providing information and resources to help protect your personal information.

What We Are Doing. We take this event and the security of your information seriously. Upon becoming aware of the unauthorized account activity, we immediately took steps to secure the affected email account and investigated the incident. As part of our ongoing commitment to the privacy of information in our care, we continue to review our policies and procedures and implement additional technical safeguards to reduce the likelihood of a similar event in the future. We also notified the applicable regulatory authorities.

As part of our response to this event, we are offering you immediate access to credit monitoring services for twelve (12) months through Experian at no cost to you. You can find information on how to enroll in these services in the below "*Steps You Can Take to Help Protect Your Information."* You will need to enroll yourself in these services, should you wish to do so, as we are not able to enroll you on your behalf.

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 may also review the information contained in the enclosed "*Steps You Can Take to Help Protect Your Information*" which contains advice on what you can do to safeguard against possible misuse of your information. If you suspect that you are the victim of identity theft and/or fraud, we recommend that you report the incident to your bank. You may also enroll in the complimentary credit monitoring services we are offering.

For More Information. We understand you may have questions regarding this event that are not addressed in this letter. If you have additional questions, or need assistance, please call our dedicated assistance line (855) 624-6818 toll-free, Monday through Friday from 8:00 a.m. to 5:30 p.m. Central Time, excluding U.S. holidays. You may also write to Thread at 210 East Main Street, Rogersville, TN 37857.

Sincerely,

Thread Bancorp, Inc.

Steps You Can Take To Help Protect Your Information

Enroll in Monitoring Services

To help protect your identity, we are offering a complimentary 12 month membership of Experian's IdentityWorks℠. This product provides you with superior identity detection and resolution of identity theft. To activate your membership and start monitoring your personal information please follow the steps below:

- Ensure that you **enroll by**: **<<b2b_text_6(activation deadline)>>** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: https://www.experianidworks.com/credit
- Provide your **activation code**: **<<activation code s_n>>**

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 877-288-8057 by <<b2b_text_6(activation deadline)>>**.** Be prepared to provide engagement number <<b2b_text_3(engagement number)>> as proof of eligibility for the identity restoration services by Experian.

Additional Details Regarding Your 12 Month Experian Identityworks Membership:

A credit card is **not** required for enrollment in Experian IdentityWorks.

You can contact Experian **immediately** regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.[1]
- **Credit Monitoring:** Actively monitors Experian file for indicators of fraud.
- **Identity Restoration:** Identity Restoration agents are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE™**: You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **Up to $1 Million Identity Theft Insurance**[2]**:** Provides coverage for certain costs and unauthorized electronic fund transfers.

If you believe there was fraudulent use of your information and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent at 877-288-8057. If, after discussing your situation with an agent, it is determined that Identity Restoration support is needed, then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that this Identity Restoration support is available to you for 12 months from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at www.ExperianIDWorks.com/restoration. You will also find self-help tips and information about identity protection at this site.

Monitor Your Accounts

Under U.S. law, a consumer is entitled to one free credit report annually from each of the three major credit reporting bureaus, Equifax, Experian, and TransUnion. To order your free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. You may also directly contact the three major credit reporting bureaus listed below to request a free copy of your credit report.

Consumers have the right to place an initial or extended "fraud alert" on a credit 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 three major credit reporting bureaus listed below.

As an alternative to a fraud alert, consumers 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 the consumer's 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 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

[1] Offline members will be eligible to call for additional reports quarterly after enrolling

[2] The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

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 security freeze, you may need to provide the following information, depending on whether the request is made online, by phone, or by mail:

1. Full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security number;
3. Date of birth;
4. Addresses for the prior two to 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, etc.); 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 credit freeze, please contact the three major credit reporting bureaus listed below:

Equifax	**Experian**	**TransUnion**
https://www.equifax.com/personal/credit-report-services/	https://www.experian.com/help/	https://www.transunion.com/credit-help
888-298-0045	1-888-397-3742	833-395-6938
Equifax Fraud Alert, P.O. Box 105069 Atlanta, GA 30348-5069	Experian Fraud Alert, P.O. Box 9554, Allen, TX 75013	TransUnion Fraud Alert, P.O. Box 2000, Chester, PA 19016
Equifax Credit Freeze, P.O. Box 105788 Atlanta, GA 30348-5788	Experian Credit Freeze, P.O. Box 9554, Allen, TX 75013	TransUnion Credit Freeze, P.O. Box 160, Woodlyn, PA 19094

Additional Information

You may further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or your state Attorney General. The Federal Trade Commission may be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338); and 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.

For District of Columbia residents, the District of Columbia Attorney General may be contacted at: 400 6th Street, NW, Washington, DC 20001; 202-727-3400; and oag.dc.gov.

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.oag.state.md.us.

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.