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March 31, 2023

VIA EMAIL

Attorney General Brian E. Frosh
Office of the Attorney General
Identity Theft Unit
200 St. Paul Place
Baltimore, MD 21202

Dear Attorney General Frosh:

We represent The Claxton Bank (“TCB”) located at 121 W Main St, Claxton, GA 30417, and are writing to notify your office of an incident that may affect the security of some personal information relating to 1 Maryland resident.

Recently, TCB discovered that an unauthorized individual(s) gained access to an employee's email account for a brief period of time. The purpose was an attempt to insert fraudulent wire instructions, which failed due to security protocols in place. Law enforcement was notified, and an investigation was conducted to determine what information may have been vulnerable to disclosure. There was no indication that TCB's network or any other email accounts were compromised.

On March 3, 2023, TCB's investigation revealed that the email account may have contained some customer information, including name, account number, and Social Security number. There is no evidence to suggest that this information was viewed by the unauthorized individual(s), but TCB could not confirm, so they notified everyone potentially affected in an abundance of caution

TCB has already taken steps to prevent a reoccurrence. TCB is also offering all potentially affected individuals 12 months of complimentary credit monitoring and identity theft restoration from Kroll.

On or about March 30, 2023, TCB began mailing notifications to all potentially affected individuals. An example of the notification is attached.

Should you have any questions regarding this notification or other aspects of the data security event, please contact me for any additional information

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Best Regards

A handwritten signature in blue ink, appearing to read "Kevin M. Scott", with a long horizontal flourish extending to the right.

Kevin M. Scott
Shareholder



<<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(Header V-text "Notice of Data Breach" for CA resident only)>>

Dear <<First_Name>> <<Last_Name>>,

We are writing to inform you of a data security incident that may have impacted some of your personal information. We take the security of your information and any concern this incident may cause very seriously.

What Happened?

Recently, we discovered that an unauthorized individual(s) gained access to an employee's email account for a brief period of time. The purpose was an attempt to insert fraudulent wire instructions, which failed due to security protocols in place. Law enforcement was notified, and an investigation was conducted to determine what information may have been vulnerable to disclosure. There was no indication that our network or any other email accounts were compromised.

What information was involved?

On March 3, 2023, our investigation revealed that the email account may have contained some customer information, including your name, account number, and Social Security number. There is no evidence to suggest that this information was viewed by the unauthorized individual(s), but we cannot confirm, so we are notifying you in an abundance of caution.

What We Are Doing

The security of all information in our systems is taken very seriously, and we want to assure you that there are already steps in place to prevent a reoccurrence. Although we have no indications of fraudulent activity, out of an abundance of caution we have secured the services of Kroll to provide identity monitoring at no cost to you for one year. Kroll is a global leader in risk mitigation and response, and their team has extensive experience helping people who have sustained an unintentional exposure of confidential data. Your identity monitoring services include Credit Monitoring, \$1 Million Identity Fraud Loss Reimbursement, Fraud Consultation, and Identity Theft Restoration.

Visit <https://enroll.krollmonitoring.com> to activate and take advantage of your identity monitoring services.

You have until <<b2b_text_6(ActivationDeadline)>> to activate your identity monitoring services.

Membership Number: <<MembershipNumber (S_N)>>

For more information about Kroll and your Identity Monitoring services, you can visit info.krollmonitoring.com.

What You Can Do

Please review the enclosed "Additional Important Information" section included with this letter. This section describes additional steps you can take to help protect yourself, including recommendations by the Federal Trade Commission regarding identity theft protection and details on how to place a fraud alert or a security freeze on your credit file.

For More Information

If you have questions, please call <<TFN>>, Monday through Friday from 8:00 a.m. to 5:30 p.m. Central Time, excluding major U.S. holidays. Please have your membership number ready.

Sincerely,



Phillip G. Williams

President & CEO

**TAKE ADVANTAGE OF YOUR IDENTITY MONITORING SERVICES**

You have been provided with access to the following services from Kroll:

Single Bureau Credit Monitoring

You will receive alerts when there are changes to your credit data—for instance, when a new line of credit is applied for in your name. If you do not recognize the activity, you'll have the option to call a Kroll fraud specialist, who will be able to help you determine if it is an indicator of identity theft.

\$1 Million Identity Fraud Loss Reimbursement

Reimburses you for out-of-pocket expenses totaling up to \$1 million in covered legal costs and expenses for any one stolen identity event. All coverage is subject to the conditions and exclusions in the policy.

Fraud Consultation

You have unlimited access to consultation with a Kroll fraud specialist. Support includes showing you the most effective ways to protect your identity, explaining your rights and protections under the law, assistance with fraud alerts, and interpreting how personal information is accessed and used, including investigating suspicious activity that could be tied to an identity theft event.

Identity Theft Restoration

If you become a victim of identity theft, an experienced Kroll licensed investigator will work on your behalf to resolve related issues. You will have access to a dedicated investigator who understands your issues and can do most of the work for you. Your investigator will be able to dig deep to uncover the scope of the identity theft, and then work to resolve it.

Kroll's activation website is only compatible with the current version or one version earlier of Chrome, Firefox, Safari and Edge.

To receive credit services, you must be over the age of 18 and have established credit in the U.S., have a Social Security number in your name, and have a U.S. residential address associated with your credit file.

Additional Important Information

For residents of Iowa: You are advised to report any suspected identity theft to law enforcement or to the Attorney General.

For residents of Oregon: You are advised to report any suspected identity theft to law enforcement, including the Attorney General, and the Federal Trade Commission.

For residents of New Mexico: You are advised to review personal account statements and credit reports, as applicable, to detect errors resulting from the security incident. You have rights under the federal Fair Credit Reporting Act (FCRA). These include, among others, the right to know what is in your file; to dispute incomplete or inaccurate information; and to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information. For more information about the FCRA, please visit https://files.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf or see the contact information for the Federal Trade Commission listed below.

For residents of District of Columbia, Maryland, New York, North Carolina, and Rhode Island:

You can obtain information from the District of Columbia, Maryland, North Carolina, New York, and Rhode Island Offices of the Attorney General and the Federal Trade Commission about fraud alerts, security freezes, and steps you can take toward preventing identity theft.

DC Attorney General 441 4th St NW Washington, DC 20001 1-202-727-3400 www.oag.dc.gov	Maryland Office of Attorney General 200 St. Paul Pl Baltimore, MD 21202 1-888-743-0023 www.oag.state.md.us	New York Attorney General 120 Broadway, 3rd Fl New York, NY 10271 1-800-771-7755 www.ag.ny.gov	North Carolina Attorney General 9001 Mail Service Ctr Raleigh, NC 27699 1-877-566-7226 www.ncdoj.com	Rhode Island Office of Attorney General 150 South Main St Providence RI 02903 1-401-274-4400 www.riag.ri.gov
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Federal Trade Commission, Consumer Response Center
600 Pennsylvania Ave, NW Washington, DC 20580
1-877-IDTHEFT (438-4338) www.identitytheft.gov

Massachusetts and Rhode Island residents: You have the right to obtain a police report if you are a victim of identity theft.

For residents of all states:

You may obtain a copy of your credit report, free of charge, whether or not you suspect any unauthorized activity on your account. You may obtain a free copy of your credit report from each of the three nationwide credit reporting agencies. To order your free credit report, please visit www.annualcreditreport.com, or call toll-free at 1-877-322-8228. You can also order your annual free credit report by mailing a completed Annual Credit Report Request Form (available at www.consumer.ftc.gov/articles/0155-free-credit-reports) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281.

Fraud Alerts: You can place fraud alerts with the three credit bureaus by phone and online with Equifax (https://assets.equifax.com/assets/personal/Fraud_Alert_Request_Form.pdf), Experian (www.experian.com/fraud/center.html) or Transunion (www.transunion.com/fraud-victim-resource/place-fraud-alert). A fraud alert tells creditors to follow certain procedures, including contacting you, before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you, but also may delay you when you seek to obtain credit. Initial fraud alerts last for one year. Victims of identity theft can also get an extended fraud alert for seven years. The phone numbers for all three credit bureaus are at the bottom of this page.

Monitoring: You should always remain vigilant for incidents of fraud and identity theft by reviewing payment card account statements and monitoring your credit reports for suspicious or unusual activity.

Security Freeze: You also have the right to place a security freeze on your credit report. A security freeze is intended to prevent credit, loans, and services from being approved in your name without your consent. To place a security freeze on your credit report, you need to make a request to each consumer reporting agency by visiting their websites below or by mail. In order to place the security freeze for yourself, your spouse, or a minor under the age of 16, you will need to provide your name, address for the past two years, date of birth, Social Security number, proof of identity and proof of address as requested by the credit reporting company. After receiving your freeze request, each credit reporting company will send you a confirmation letter containing a unique PIN (personal identification number) or password, which will be required to lift the freeze, which you can do either temporarily or permanently. It is free to place, lift, or remove a security freeze.

Equifax Security Freeze
P.O. Box 105788
Atlanta, GA 30348-5788
www.experian.com/freeze/center.html
1-800-525-6285

Experian Security Freeze
P.O. Box 9554
Allen, TX 75013-9544
www.experian.com/freeze/center.html
1-888-397-3742

TransUnion Security Freeze
P.O. Box 2000
Chester, PA 19016-2000
www.transunion.com/credit-freeze
1-800-680-7289