BakerHostetler

Baker&Hostetler LLP

312 Walnut Street
Suite 3200
Cincinnati, OH 45202-4074

T 513.929.3400
F 513.929.0303
www.bakerlaw.com

Patrick H. Haggerty
direct dial: 513.929.3412
phaggerty@bakerlaw.com

August 7, 2023

**VIA EMAIL: IDTHEFT@OAG.STATE.MD.US**

Attorney General Anthony G. Brown
Office of the Attorney General
Attn: Security Breach Notification
200 St. Paul Place
Baltimore, MD 21202

*Re: Incident Notification*

Dear Sir or Madam:

I am writing on behalf of my client, First St. Charles Bank dba First National Bank USA ("First National Bank"), to notify you of a security breach involving Maryland residents.

First National Bank identified unauthorized access to an email account associated with bank operations. Upon discovery, First National Bank launched an investigation and took steps to secure the email account. The investigation found no evidence of unauthorized access to any internal bank systems. The investigation determined that there was unauthorized access to the email account on November 14, 2022, for approximately four hours. The investigation could not determine what, if any, information was accessed in the email account. First National Bank, therefore, reviewed the contents of the email account and, on June 28, 2023, determined that one or more emails or attachments contained the personal information related to 13 Maryland residents, including their names, Social Security number, and/or driver's license number.

On August 3, 2023, First National Bank began mailing notification letters via United States Postal Service First-Class mail to the individuals whose information may have been involved in accordance with the Federal Interagency Guidance on Response Programs for Unauthorized Access to Customer Information and Customer Notice issued by the FDIC. A sample copy of the notification letter is enclosed. First National Bank is offering the residents a complimentary one-year membership to credit monitoring and identity protection services through Experian. First National Bank also has established a dedicated, toll-free call center to answer questions the individuals may have.

To help prevent this type of incident from happening again, First National Bank has implemented additional measures to further strengthen the security of its email environment.

Please do not hesitate to contact me if you have any questions regarding this matter.

Sincerely,

Patrick H. Haggerty
Partner

Enclosure

**FIRST NATIONAL BANK ★U★S★A★**

Secure Processing Center
P.O. Box 3826
Suwanee, GA 30024

<<Name 1>>
<<Address 1>>
<<Address 2>>
<<City>>, <<State>> <<Zip>>

August 3, 2023

Dear <<Name 1>>,

First St. Charles Bancshares, Inc. dba First National Bank USA is committed to ensuring the privacy and security of the personal information we maintain. We are writing to notify you of an incident that may have involved some of your information. This letter explains the incident, measures we have taken, and some steps you may consider taking.

We identified unauthorized access to an email account associated with bank operations. Upon discovery, we launched an investigation and took steps to secure the email account. The investigation found no evidence of unauthorized access to any internal bank systems. The investigation determined that there was unauthorized access to the email account on November 14, 2022, for approximately four hours. The investigation could not determine what, if any, information was accessed in the email account. We, therefore, reviewed the contents of the email account and, on June 28, 2023, determined that one or more emails or attachments contained your <<Data Elements>>.

As a precaution, we are offering you a complimentary <<one/two>>-year membership to Experian's® IdentityWorks℠. This product provides you with identity detection and resolution of identity theft. It is completely free to you and enrolling in this program will not hurt your credit score. **For more information on IdentityWorks, including instructions on how to activate your complimentary membership, as well as some additional steps you can take in response, please see the pages that follow this letter.**

We apologize for any concern or inconvenience this incident may cause. To help prevent something like this from happening again, we have implemented additional safeguards and security measures. If you have any questions about this incident, please call 833-627-2740, Monday through Friday, 8:00 a.m. to 8:00 p.m. Central, excluding some major U.S. holidays.

Sincerely,

First National Bank USA

To help protect your identity, we are offering a **complimentary** <<one/two>>-year membership to Experian IdentityWorks℠. This product helps detect possible misuse of your personal information and provides you with identity protection support focused on immediate identification and resolution of identity theft.

**Activate IdentityWorks In Three Easy Steps**

1. ENROLL by: **<<Enrollment Deadline>>** (Your code will not work after this date.)
2. VISIT the **Experian IdentityWorks website** to enroll: **https://www.experianidworks.com/3bcredit**
3. PROVIDE the **Activation Code**: **<<Activation Code>>**

If you have questions about the product, need assistance with Identity Restoration that arose as a result of this incident or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 877.890.9332. Be prepared to provide engagement number **<<Engagement Number>>** as proof of eligibility for the identity restoration services by Experian.

**ADDITIONAL DETAILS REGARDING YOUR <<12/24>> MONTH EXPERIAN IDENTITYWORKS MEMBERSHIP:**

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

You can contact Experian **immediately without needing to enroll in the product** regarding any fraud issues. Identity Restoration specialists are available to help you address credit and non-credit related fraud.

Once you enroll in Experian IdentityWorks, you will have access to the following additional features:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.*
- **Credit Monitoring:** Actively monitors Experian, Equifax and TransUnion file for indicators of fraud.
- **Internet Surveillance:** Technology searches the web, chat rooms & bulletin boards 24/7 to identify trading or selling of your personal information on the Dark Web.
- **Identity Restoration:** Identity Restoration specialists 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.
- **$1 Million Identity Theft Insurance**:** Provides coverage for certain costs and unauthorized electronic fund transfers.

**Activate your membership today at https://www.experianidworks.com/3bcredit or call 877.890.9332 to register with the activation code above.**

**What you can do to protect your information:** There are additional actions you can consider taking to reduce the chances of identity theft or fraud on your account(s). Please refer to www.ExperianIDWorks.com/restoration for this information. If you have any questions about IdentityWorks, need help understanding something on your credit report or suspect that an item on your credit report may be fraudulent, please contact Experian's customer care team at 877.890.9332.

* Offline members will be eligible to call for additional reports quarterly after enrolling.

** 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.

## ADDITIONAL STEPS YOU CAN TAKE

We remind you it is always advisable to be vigilant for incidents of fraud or identity theft by reviewing your account statements and free credit reports for any unauthorized activity for the next 12 to 24 months. You may obtain a copy of your credit report, free of charge, once every 12 months from each of the three nationwide credit reporting companies. To order your annual free credit report, please visit www.annualcreditreport.com or call toll free at 1-877-322-8228. Contact information for the three nationwide credit reporting companies is as follows:

- *Equifax*, PO Box 740241, Atlanta, GA 30374, www.equifax.com, 1-888-378-4329
- *Experian*, PO Box 2002, Allen, TX 75013, www.experian.com, 1-888-397-3742
- *TransUnion*, PO Box 1000, Chester, PA 19016, www.transunion.com, 1-800-916-8800

If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should immediately contact the Federal Trade Commission and/or the Attorney General's office in your state. You can obtain information from these sources about steps an individual can take to avoid identity theft as well as information about fraud alerts and security freezes. You should also contact your local law enforcement authorities and file a police report. Obtain a copy of the police report in case you are asked to provide copies to creditors to correct your records. Contact information for the Federal Trade Commission is as follows:

- *Federal Trade Commission*, Consumer Response Center, 600 Pennsylvania Avenue NW, Washington, DC 20580, 1-877-IDTHEFT (438-4338), www.identitytheft.gov

***Fraud Alerts and Credit or Security Freezes:***

**Fraud Alerts:** There are two types of general fraud alerts you can place on your credit report to put your creditors on notice that you may be a victim of fraud—an initial alert and an extended alert. You may ask that an initial fraud alert be placed on your credit report if you suspect you have been, or are about to be, a victim of identity theft. An initial fraud alert stays on your credit report for one year. You may have an extended alert placed on your credit report if you have already been a victim of identity theft with the appropriate documentary proof. An extended fraud alert stays on your credit report for seven years.

To place a fraud alert on your credit reports, contact one of the nationwide credit bureaus. A fraud alert is free. The credit bureau you contact must tell the other two, and all three will place an alert on their versions of your report.

For those in the military who want to protect their credit while deployed, an Active Duty Military Fraud Alert lasts for one year and can be renewed for the length of your deployment. The credit bureaus will also take you off their marketing lists for pre-screened credit card offers for two years, unless you ask them not to.

**Credit or Security Freezes:** You have the right to put a credit freeze, also known as a security freeze, on your credit file, free of charge, which makes it more difficult for identity thieves to open new accounts in your name. That is because most creditors need to see your credit report before they approve a new account. If they cannot see your report, they may not extend the credit.

*How do I place a freeze on my credit reports?* There is no fee to place or lift a security freeze. Unlike a fraud alert, you must separately place a security freeze on your credit file at each credit reporting company. For information and instructions to place a security freeze, contact each of the credit reporting agencies at the addresses below:

- **Equifax Security Freeze**, PO Box 105788, Atlanta, GA 30348, www.equifax.com
- **Experian Security Freeze**, PO Box 9554, Allen, TX 75013, www.experian.com
- **TransUnion Security Freeze**, PO Box 160, Woodlyn, PA 19094, www.transunion.com

You will need to supply your name, address, date of birth, Social Security number and other personal information. After receiving your freeze request, each credit bureau will provide you with a unique PIN (personal identification number) or password. Keep the PIN or password in a safe place. You will need it if you choose to lift the freeze.

*How do I lift a freeze?* A freeze remains in place until you ask the credit bureau to temporarily lift it or remove it altogether. If the request is made online or by phone, a credit bureau must lift a freeze within one hour. If the request is made by mail, then the bureau must lift the freeze no later than three business days after getting your request.

If you opt for a temporary lift because you are applying for credit or a job, and you can find out which credit bureau the business will contact for your file, you can save some time by lifting the freeze only at that particular credit bureau. Otherwise, you need to make the request with all three credit bureaus.

First National Bank USA is located at 13386 Hwy 90, Boutte, LA 70039, and can be reached by telephone at (985) 607-6203.

## Additional Information for Residents of the Following States

**Connecticut:** You may contact and obtain information from your state attorney general at: *Connecticut Attorney General's Office*, 165 Capitol Ave, Hartford, CT 06106, 1-860-808-5318, www.ct.gov/ag

**Maryland:** You may contact and obtain information from your state attorney general at: *Maryland Attorney General's Office*, 200 St. Paul Place, Baltimore, MD 21202, 1-888-743-0023 / 1-410-576-6300, www.oag.state.md.us

**North Carolina:** You may contact and obtain information from your state attorney general at: *North Carolina Attorney General's Office*, 9001 Mail Service Centre, Raleigh, NC 27699, 1-919-716-6000 / 1-877-566-7226, www.ncdoj.gov

**New York:** You may contact and obtain information from these state agencies: *New York Department of State Division of Consumer Protection,* One Commerce Plaza, 99 Washington Ave., Albany, NY 12231-0001, 518-474-8583 / 1-800-697-1220, http://www.dos.ny.gov/consumerprotection; and *New York State Office of the Attorney General,* The Capitol, Albany, NY 12224-0341, 1-800-771-7755, https://ag.ny.gov

**West Virginia:** You have the right to ask that nationwide consumer reporting agencies place "fraud alerts" in your file to let potential creditors and others know that you may be a victim of identity theft, as described above. You also have a right to place a security freeze on your credit report, as described above.