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September 27, 2023

To: Mr. Anthony G. Brown
Office of the Maryland Attorney General
200 St. Paul Place,
Baltimore, MD 21202

Re: Notice of Data Breach Affecting First Horizon Bank

Dear Attorney General Brown,

I write on behalf of First Horizon Bank ("First Horizon") regarding a third-party security incident. On August 8, 2023, our third-party service provider that prepares our deposit account statements informed us that an unauthorized party was able to exploit a vulnerability within a file transfer tool known as MOVE-it Transfer to gain access to files that contained check images. Thousands of companies, including our service provider, use this file transfer tool to move data files. Immediately, First Horizon launched an investigation and, working with the service provider, determined that the unauthorized party gained access to files that may have included customers' names, addresses, banking account numbers, and routing numbers. The unauthorized party did not gain access to your account password or PIN. According to the service provider, the unauthorized access occurred on May 27 – 28, 2023. The incident potentially impacted twelve (12) Maryland residents.

On September 25, 2023, First Horizon began mailing notices to the potentially impacted customers to inform them of the incident and offer a 2-year complimentary subscription of ChexSystems OnAlert, a credit monitoring service. An unaddressed copy of the letters are attached.

First Horizon remains committed to protecting its customers' personal information and assisting those customers who may have been affected by this incident. Please do not hesitate to contact me if you have any questions regarding this letter.

Sincerely,



Phyllis B. Sumner



<DATE>

<First Name> <Last Name>

<Address>

<City>, <State> <Zip>

Notice of Data Breach

At First Horizon Bank, we understand the importance of keeping your information safe and protected. As part of our ongoing commitment to security and customer service, we are notifying you about a security incident involving one of our service providers that has affected some of your personal information. We want you to understand what happened and the steps we've taken to address the situation. This letter includes instructions for enrolling in complimentary credit monitoring and identity restoration services and steps you can take to protect your personal information.

What occurred

On August 8, 2023, our third-party service provider that prepares our deposit account statements informed us that an unauthorized party was able to exploit a vulnerability within a file transfer tool known as MOVE-it Transfer to gain access to files that contained check images which included your personal information. Thousands of companies, including our service provider, use this file transfer tool to move data files. Immediately, we launched an investigation and, working with the service provider, determined that the unauthorized party gained access to files that may have included your name, address, banking account number, and routing number. The unauthorized party did not gain access to your account password or PIN. According to the service provider, the unauthorized access occurred on May 27 – 28, 2023.

What we are doing

We understand this is concerning and want to assure you that both First Horizon and the service provider are taking prompt action to address the issue. Upon learning of the incident, the service provider engaged cybersecurity experts to investigate the cause and scope of the incident and notified law enforcement. First Horizon is also working with the service provider to help protect against similar incidents in the future.

Protecting account information and safeguarding your privacy is a high priority for us. In keeping with First Horizon's commitment to our clients, we are offering a complimentary 24 months membership to OnAlert™ (Essential Bundle) from ChexSystems® to help you protect your identity and your credit information.

What you can do

Moving forward, we suggest that you remain vigilant by monitoring your account for any abnormal or unusual activity and call us immediately at 800-382-5465 if you see any suspicious activities. We also recommend you enroll in the complimentary subscription to OnAlert™. "Credit Monitoring Enrollment Instructions" are enclosed along with "Additional Resources" which describes additional protection measures you may wish to take, including how to obtain a free copy of your credit report and place a credit freeze on your credit report.

We apologize for any inconvenience this incident may cause. Should you have any additional questions, you can contact us at 800-256-1500, Monday – Friday, 8:00 a.m. – 6:00 p.m. ET.

Sincerely,
First Horizon Customer Solutions

Credit Monitoring Enrollment Instructions

To activate your membership in OnAlert™ and start monitoring your personal information please enroll at <https://OnAlert.info/firsthorizon> by **December 31, 2023**. Your link will not work after this date. You will need to provide the website link noted above as proof of eligibility for this offer.

For new member questions and assistance with enrollment, please contact the OnAlert™ customer care team at (833) 919-4756. A credit card is not required for enrollment into OnAlert™.

Once you enroll, you can contact OnAlert™'s customer care team **immediately** regarding any fraud issues. If you believe there was fraudulent use of your information and would like to discuss how you may be able to resolve it, an OnAlert™ agent will support you with investigation and resolution of each incident of potential fraud.

With OnAlert™ (Essential Bundle), you will have access to the following features:

- **Single-Bureau Credit Report and Manual VantageScore® from Experian®:** Credit reports and scores from Experian.
- **Single-Bureau Credit Monitoring from Experian:** Actively monitors Experian files and alerts you of key changes and indicators of fraud.
- **Automatic VantageScore Tracker:** Shows you your credit score so you can see how lenders evaluate your creditworthiness.
- **VantageScore Simulator:** Interactive credit score simulator you can use to see how actions will potentially impact your Experian credit score.
- **Personalized Credit & Identity Alert Videos:** Credit and identity education videos.
- **Real Time Authorization Alerts:** Notifications of when your personal information is used for new applications or identity authorizations.
- **Dark Web Monitoring:** Internet and dark web surveillance monitoring of your personal information.
- **ChexSystems Monitoring and Alerts:** Actively monitors ChexSystems' database and alerts you of key activity and indicators of fraud. Chex Systems, Inc. (ChexSystems) is a nationwide specialty consumer reporting agency under the Fair Credit Reporting Act (FCRA).
- **Full-Service Restoration:** Certified Identity Theft Restoration Specialists available for assignment to help you address credit and non-credit related fraud.
- **Lost Wallet Assistance:** Protection of your personally identifiable information that has been compromised.
- **Up to \$1MM Identity Theft Insurance**:** Reimbursement for certain ancillary expenses associated with restoring your identity.

* Calculated on the VantageScore 3.0 model. Your VantageScore 3.0 from Experian® indicates your credit risk level and is not used by all lenders, so don't be surprised if your lender uses a score that's different from your VantageScore 3.0.

** 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 Resources

Contact information for the three nationwide credit reporting agencies:
Equifax, PO Box 740241, Atlanta, GA 30374, www.equifax.com, 1-800-685-1111
Experian, PO Box 2104, Allen, TX 75013, www.experian.com, 1-888-397-3742
TransUnion, PO Box 2000, Chester, PA 19016, www.transunion.com, 1-800-888-4213

Free Credit Report. It is recommended that you remain vigilant by reviewing account statements and monitoring your credit report for unauthorized activity, especially activity that may indicate fraud and identity theft. You may obtain a copy of your credit report, free of charge, once every 12 months from each of the three nationwide credit reporting agencies. To order your annual 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 from the U.S. Federal Trade Commission's ("FTC") website at www.consumer.ftc.gov) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

For Colorado, Georgia, Maine, Maryland, Massachusetts, New Jersey, Puerto Rico, and Vermont residents: You may obtain one or more (depending on the state) additional copies of your credit report, free of charge. You must contact each of the credit reporting agencies directly to obtain such additional report(s).

Fraud Alerts. There are two types of 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 at least one year. You may have an extended alert placed on your credit report if you have already been a victim of identity theft and you have the appropriate documentary proof. An extended fraud alert stays on your credit report for seven years. You can place a fraud alert on your credit report by contacting any of the three national credit reporting agencies.

Security Freeze. You have the ability to place a security freeze, also known as a credit freeze, on your credit report free of charge. 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 may use an online process, an automated telephone line, or submit a written request to any of the three credit reporting agencies listed above. The following information must be included when requesting a security freeze (note that, if you are requesting a credit report for your spouse, this information must be provided for him/her as well): (1) full name, with middle initial and any suffixes; (2) Social Security number; (3) date of birth; (4) current address and any previous addresses for the past 5 years; and (5) any applicable incident report or complaint with a law enforcement agency or the Registry of Motor Vehicles. The request must also include a copy of a government-issued identification card and a copy of a recent utility bill or bank or insurance statement. It is essential that each copy be legible, and display your name, current mailing address, and the date of issue.

Federal Trade Commission and State Attorneys General Offices. 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 home state.

You may also contact these agencies for information on how to prevent or minimize the risks of identity theft.

- **The Federal Trade Commission, Consumer Response Center,** 600 Pennsylvania Avenue, NW, Washington, DC 20580, www.ftc.gov/bcp/edu/microsites/idtheft/, 1-877-IDTHEFT (438-4338).
- **For Maryland residents:** You may contact the Maryland Office of the Attorney General, Consumer Protection Division, 200 St. Paul Place, Baltimore, MD 21202, www.oag.state.md.us, 1-888-743-0023.
- **For North Carolina residents:** You may contact the North Carolina Office of the Attorney General, Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699-9001, www.ncdoj.gov, 1-877-566-7226.
- **For New York residents:** The Attorney General may be contacted at: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 1-800-771-7755; <https://ag.ny.gov/>.
- **For Connecticut residents:** You may contact the Connecticut Office of the Attorney General, 165 Capitol Avenue, Hartford, CT 06106, 1-860-808-5318, www.ct.gov/ag.
- **For Massachusetts residents:** You may contact the Office of the Massachusetts Attorney General, 1 Ashburton Place, Boston, MA 02108, 1-617-727-8400, www.mass.gov/ago/contact-us.html

Reporting of identity theft and obtaining a police report.

- **For Iowa residents:** You are advised to report any suspected identity theft to law enforcement or to the Iowa Attorney General.
- **For Massachusetts residents:** You have the right to obtain a police report if you are a victim of identity theft.
- **For Oregon residents:** You are advised to report any suspected identity theft to law enforcement, the Federal Trade Commission, and the Oregon Attorney General.