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February 14, 2024

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VIA E-MAIL (IDTHEFT@OAG.STATE.MD.US)

Office of the Attorney General
Attn: Jeff Karberg, Administrator of the Identity Theft Program
Attn: Security Breach Notification
200 St. Paul Place
Baltimore, MD 21202

Re: *Notification of Data Security Incident*

Dear Madam/Sir:

We represent Northeast Bank, 77 Broadway Street NE, Minneapolis, MN 55413, in connection with an incident that involved the personal information of one (1) Maryland resident. Northeast Bank is reporting the incident pursuant to MD. CODE ANN., COM. LAW § 14-3504(h). This notice will be supplemented, if necessary, with any new significant facts discovered subsequent to its submission. While Northeast Bank is notifying you of this incident, Northeast Bank does not waive any rights or defenses relating to the incident, this notice, or the applicability of Maryland law on personal jurisdiction.

NATURE OF THE INCIDENT

On December 20, 2023, Northeast Bank discovered that an unknown, unauthorized third party had accessed an employee's Northeast Bank email account and tricked another Northeast Bank employee into initiating a fraudulent wire transfer from a Northeast Bank corporate account (not a customer account). Upon discovering the incident, Northeast Bank promptly secured the employee's email account, began efforts to retrieve the fraudulently transferred funds, and began an investigation.

Northeast Bank, through its counsel, engaged a forensic security firm to assist with its investigation and to confirm the security of Northeast Bank's email environment. The forensic investigation determined that an unknown, unauthorized third party accessed the one (1) Northeast Bank employee email account from December 19, 2023, to December 20, 2023, and may have acquired the email account's contents.



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Northeast Bank reviewed the contents of the one (1) involved email account to determine if it contained any sensitive customer information. On January 15, 2024, Northeast Bank completed its review and determined that the account contained the name, financial account number, and Social Security number for one (1) Maryland resident.

NUMBER OF RESIDENTS NOTIFIED

Northeast Bank determined that the incident involved unauthorized access to the personal information of one (1) Maryland resident. Northeast Bank is notifying the individual of the incident by letter today, February 14, 2024. The notification letter includes information on ways the individual can protect themselves against potential fraud and identity theft, as well as a telephone number to call with any questions regarding the incident. Northeast Bank is providing the individual with twelve (12) months of free credit monitoring services. Enclosed is a sample of the notice sent to the individual via first-class United States mail.

STEPS TAKEN RELATING TO THE INCIDENT

As noted above, upon learning of the incident, Northeast Bank promptly took steps to secure the accounts and began an investigation. It also notified law enforcement and engaged a forensic security firm to investigate and confirm the security of its email and computer systems. Northeast Bank is undertaking efforts to reduce the risk of a similar incident occurring in the future, including enhancing its technical security measures. Finally, as discussed above, Northeast Bank is notifying the potentially involved individuals, providing free credit monitoring services as appropriate, and providing individuals with information on how they can protect themselves against fraudulent activity and identity theft.

CONTACT INFORMATION

Please contact me if you have any questions or if I can provide you with any further information concerning this matter.

Very truly yours,

A handwritten signature in dark ink, appearing to read 'Alex B', enclosed within a light gray oval border.

Alexander D. Boyd

Enclosure



<<Name 1>>
<<Business/Representative Name>>
<<Address 1>>
<<Address 2>>
<<City>><<State>><<Zip>>

<<Date>>

Dear <<Name 1>>:

Northeast Bank values and respects the privacy of your information, which is why we are writing to advise you of a recent incident that may have involved some of your personal information. We have no reason to believe that your personal information has been misused for the purpose of committing fraud or identity theft. Nonetheless, we are writing to advise you about the incident and to provide you with guidance on what you can do to protect yourself, should you feel it is appropriate to do so.

What Happened? We recently learned that an unknown, unauthorized third party gained access to one Northeast Bank employee's email account. Upon discovering the incident, we promptly secured the email account and began an internal investigation. We also engaged a forensic security firm to investigate and confirm the security of our email and computer systems. The investigation determined that the unauthorized third party accessed the one email account from December 19, 2023, to December 20, 2023.

What Information Was Involved? We reviewed the contents of the involved email account to determine if it contained any personal information. On January 15, 2024, we determined that the third party may have obtained some of your personal information, including your <<Breached Elements>>.

What We Are Doing. In addition to the actions described above, we are taking steps to reduce the risk of this type of incident occurring in the future, including enhancing our technical security measures. Although we are not aware of any instances of fraud or identity theft involving your information, we are also offering a complimentary one-year membership of Experian IdentityWorksSM Credit 3B. This product helps detect possible misuse of your personal information and provides you with identity protection services focused on immediate identification and resolution of identity theft. IdentityWorks Credit 3B is completely free to you, and enrolling in this program will not hurt your credit score. **For more information on identity theft prevention and IdentityWorks Credit 3B, including instructions on how to activate your complimentary one-year membership, please see the additional information provided in this letter.**

What You Can Do. While we have no evidence that your personal information has been misused, we encourage you to take advantage of the complimentary credit monitoring included in this letter. You can also find more information on steps to protect yourself against possible identity theft or fraud in the enclosed *Additional Important Information* sheet.

For More Information. We value the trust you place in us to protect your privacy, take our responsibility to safeguard your personal information seriously, and apologize for any inconvenience or concern this incident might cause. For further information and assistance, please call a Notification Specialist at 612-379-8811 from 9:00 a.m. – 4:00 p.m. central time, Monday through Friday.

Sincerely,

A handwritten signature in black ink, appearing to read "Tom M. Beck". The signature is fluid and cursive, with the first name "Tom" and last name "Beck" clearly legible, and "M." in the middle.

Thomas M. Beck, President/CEO
Northeast Bank

ACTIVATING YOUR COMPLIMENTARY CREDIT MONITORING

To help protect your identity, we are offering a **complimentary** one-year membership of Experian IdentityWorksSM Credit 3B. This product helps detect possible misuse of your personal information and provides you with superior identity protection support focused on immediate identification and resolution of identity theft.

Activate IdentityWorks Credit 3B Now in Three Easy Steps

1. ENROLL by: <<Enrollmeant 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 or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 877-288-8057. Be prepared to provide engagement number <<Engagement Number>> as proof of eligibility for the identity restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR 12-MONTH EXPERIAN IDENTITYWORKS CREDIT 3B MEMBERSHIP:

A credit card is **not** required for enrollment in Experian IdentityWorks Credit 3B.

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.*
- **Credit Monitoring:** Actively monitors Experian, Equifax and Transunion files for indicators of fraud.
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARETM:** 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^{**}:** Provides coverage for certain costs and unauthorized electronic fund transfers.

Activate your membership today at <https://www.experianidworks.com/3bcredit>
or call 877-288-8057 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 877-288-8057.

* 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 Important Information

As a precautionary measure, we recommend that you remain vigilant to protect against potential fraud and/or identity theft by, among other things, reviewing your account statements and monitoring credit reports closely. If you detect any suspicious activity on an account, you should promptly notify the financial institution or company with which the account is maintained. You should also promptly report any fraudulent activity or any suspected incidents of identity theft to proper law enforcement authorities, including the police and your state's attorney general, as well as the Federal Trade Commission ("FTC").

You may wish to review the tips provided by the FTC on fraud alerts, security/credit freezes and steps you can take to avoid identity theft. For more information and to contact the FTC, please visit www.ftc.gov/idtheft or call 1-877-ID-THEFT (1-877-438-4338). You may also contact the FTC at Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580.

Credit Reports: By law, you may obtain a free copy of your credit report once every 12 months from each of the three national credit reporting agencies. The three national credit reporting agencies have also agreed to provide free weekly online credit reports. You can obtain your free credit report by visiting www.annualcreditreport.com, by calling toll-free 1-877-322-8228, or by completing an Annual Credit Report Request Form and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348. You can print a copy of the request form at <https://www.annualcreditreport.com/manualRequestForm.action>. Alternatively, you may elect to purchase a copy of your credit report by contacting the three national credit reporting agencies. Contact information for the three national credit reporting agencies for the purpose of requesting a copy of your credit report or for general inquiries is as follows:

Equifax
1-866-349-5191
www.equifax.com
P.O. Box 740241
Atlanta, GA 30374

Experian
1-888-397-3742
www.experian.com
P.O. Box 2002
Allen, TX 75013

TransUnion
1-800-888-4213
www.transunion.com
P.O. Box 1000
Chester, PA 19016

Fraud Alerts: By law, you have the right to place a fraud alert on your credit report if you believe you have been, or are about to become, a victim of fraud or related crime. A fraud alert is free and will stay on your credit report for one (1) year. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any new accounts in your name. To place a fraud alert on your credit report, contact any of the three national credit reporting agencies using the contact information listed above. Additional information is available at www.annualcreditreport.com/protectYourIdentity.action.

Credit and Security Freezes: By law, you have the right to place a credit freeze, also known as a security freeze, on your credit file, so that no new credit can be opened in your name without the use of a PIN number that is issued to you when you initiate the freeze. A credit freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a credit freeze, potential creditors and other third parties will not be able to get access to your credit report unless you temporarily lift the freeze. Therefore, using a credit freeze may delay your ability to obtain credit. Unlike a fraud alert, you must separately place a credit freeze on your credit file at each credit reporting company. Since the instructions for how to establish a credit freeze differ from state to state, please contact the three major credit reporting companies as specified below to find out more information:

Equifax Security Freeze
1-888-298-0045
<https://www.equifax.com/personal/credit-report-services/credit-freeze/>
P.O. Box 105788
Atlanta, GA 30348

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

TransUnion Security Freeze
1-888-909-8872
<https://www.transunion.com/credit-freeze>
P.O. Box 160
Woodlyn, PA 19094

Maryland Residents: Maryland residents can contact the Office of the Attorney General to obtain information about steps you can take to avoid identity theft from the Maryland Attorney General's office at: Office of the Attorney General, 200 St. Paul Place, Baltimore, MD 21202, (888) 743-0023, <http://www.marylandattorneygeneral.gov/>.