First United
Bank & Trust

12892 Garrett Highway
Oakland, MD 21550

1-888-692-2654
MyBank.com

October 18, 2024

VIA EMAIL

Office of the Attorney General of the State of Maryland
Attn: Security Breach Notification
200 Saint Paul Pl,
Baltimore, MD 21202
Email: Idtheft@oag.state.md.us

Re: Data Security Breach Notification

First United Bank and Trust is notifying the Office of Attorney General of the State of Maryland that it intends to notify eighty-two (82) residents of Maryland regarding a data security incident.

First United Bank and Trust has identified a total of two-hundred and thirty-eight (238) card holders that may have been impacted by skimming devices placed on ATMs. Customers are being contacted via phone, email, and letter to inform them of this event. A sample of the email and notification letter is attached.

If you would like any additional information concerning the above event, please feel free to contact me at your convenience.

Thank you,

Marissa Murphy
Assistant Information Security and
Disaster Recovery Officer
First United Bank & Trust

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October 21, 2024

«Customer Name»
«Address_1»
«Address_2_AptUnit»
«City», «State» «Zip»

Dear «Customer Name»,

We are reaching out to notify you that it was brought to First United Bank & Trust's attention that debit card numbers may have been captured from equipment placed on local ATMs and other card reading machines in your area. While we cannot confirm the location or confirm if your specific card was compromised, we are proactively contacting debit card holders that may have been impacted. **If you have already been contacted by a First United associate or received a new debit card on or after October 17, 2024, please disregard this notification as you have taken all necessary precautions.**

What We Are Doing: Out of an abundance of caution, we are notifying any debit card holder who may have been impacted by this incident. We also limited usage of your card, so do not be alarmed if you attempt to use your card and it gets declined. We also strongly recommend that you get a new debit card to replace it at your earliest convenience.

What You Can Do: We encourage you to stay alert and inspect ATMs or store card readers for suspicious attachments before inserting your debit card to protect against potential fraud. If you are ever concerned about your debit card's security or if you suspect that your card has been misplaced or stolen, you have options. Contact our Customer Service Center at 1-888-692-2654, visit your nearest Community Office, or use the MyBank mobile app's Card Controls to disable the card. You can also set up custom alerts to stay informed about specific account activities or visit MyBank.com/Security for helpful tips and resources on widespread security and fraud prevention.

No other personal data was affected. As you know, at First United, safeguarding your personal data is of utmost importance to us. We remain cautious and continue to take steps daily to block possible fraud. Further, we continue to cooperate with local authorities to resolve and combat these types of potential incidents.

We regret any concern or inconvenience that this may have caused you.

Jason B. Rush
Senior Vice President & Chief Operating Officer

ADDITIONAL INFORMATION

Review Your Account Statements and Notify Law Enforcement of Suspicious Activity
We recommend that you contact your credit or debit card issuer to determine whether a new card should be issued and whether additional levels of security or protective measures should be placed on the account. We also recommend that you remain vigilant by reviewing your account statements and credit reports closely, and that you should not provide personal information in response to suspicious emails, especially including those from an unknown source/sender. 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 incidence of identity theft to proper law enforcement authorities, your state attorney general, and/or the Federal Trade Commission.

Copy of Credit Report
You may obtain a free copy of your credit report from each of the three major credit reporting agencies once every 12 months by visiting **http://www.annualcreditreport.com**, calling toll-free 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. The FTC advises that you do not contact the three nationwide credit reporting companies individually, because they are providing free annual credit reports only through **www.annualcreditreport.com**, 1-877-322- 8228 or mailing to Annual Credit Report Request Service.

Upon receipt of your credit report, we recommend that you review the "inquiries," section for names of any creditors from whom you have not requested credit, and the "personal information," section for any inaccuracies. Any unusual activity or information could be a sign of potential identify theft. If you observe such information, contact the credit bureau listed at the top of the report. Your credit report will be reviewed by the bureau staff with you, and if any information cannot be explained, you may need to contact the creditors involved.

Contact information for the three national credit reporting agencies is below:

Equifax	Experian	TransUnion
P.O. Box 740241 Atlanta, Georgia 30374 1-800-685-1111 (general) 1-888-766-0008 (fraud alert) 1-800-685-1111 (security freeze) www.equifax.com	P.O. Box 2104 Allen, TX 75013 1-888-397-3742 www.experian.com	P.O. Box 2000 Chester, PA 19022 1-800-888-4213 (general) 1-800-680-7289 (identity theft and fraud) www.transunion.com

Fraud Alert
You may also want to consider placing a fraud alert on your credit report. An initial fraud alert is free and will stay on your credit file for at least 90 days. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any accounts in your name. To place a fraud alert on your credit report, contact any of the three credit reporting agencies identified above.

Security Freeze
In some U.S. states, you have the right to put a security freeze on your credit file. This will prevent new credit from being opened in your name without the use of a PIN number that is issued to you when you initiate the freeze. A security freeze is designed to prevent potential

creditors from accessing your credit report without your consent. As a result, using a security freeze may interfere with or delay your ability to obtain credit. You must separately place a security freeze on your credit file with each credit reporting agency. Additionally, if you request a security freeze from a consumer reporting agency there may be a fee of up to $5 to place, lift, or remove the security freeze. To place a security freeze, you may be required to provide the consumer reporting agency with information that identifies you including your full name, Social Security number, date of birth, current and previous addresses, a copy of your state-issued identification card, and a recent utility bill, bank statement or insurance statement.

Additional Free Resources on Identity Theft

Finally, you may wish to review the tips provided by the Federal Trade Commission on how to avoid identity theft. For more information, please visit **http://www.ftc.gov/idtheft** or call 1-877-ID-THEFT (877-438-4338). A copy of Taking Charge What to Do If Your Identity Is Stolen, a comprehensive guide from the FTC to help you guard against and deal with identity theft, can be found on the FTC's website.

Maryland residents may wish to review information provided by the Maryland Attorney General on how to avoid identity theft at **https://www.marylandattorneygeneral.gov/Pages/IdentityTheft/default.aspx,** or by sending an email to **idtheft@oag.statemd.us**, or calling 410-576-6491.

West Virginia residents may wish to review information provided by the Office of the WV Attorney General on how to provide provided by Office of the WV Attorney General on how to avoid identity theft at **https://ago.wv.gov/consumerprotection/Pages/Identity-Theft-Prevention.aspx** or calling 1-800-368-8808 for the Consumer Protection Hotline.

First United
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Security News

Dear Valued Customer,

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