



LEWIS BRISBOIS BISGAARD & SMITH LLP

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January 7, 2024

Via Electronic Mail: *Idtheft@oag.state.md.us*

Attorney General Brian Frosh
Office of the Attorney General
Attn: Security Incident Notification
200 St. Paul Place
Baltimore, MD 21202

Re: Client : Mission Bancorp
Matter : Data Security Incident

Dear Attorney General:

Mission Bancorp with respect to a potential data security incident described in more detail below. Mission Bancorp takes the security and privacy of the information in its control seriously, and has taken steps to prevent a similar incident from occurring in the future.

This letter will serve to inform you of the nature of the security breach, the number of Maryland residents that were potentially affected, what information has been compromised, and the steps that Mission Bancorp is taking to secure the integrity of its systems. We have also enclosed hereto samples of the notifications made to the potentially impacted individuals, which includes an offer of free credit monitoring.

1. Nature of the Security Incident

On December 2, 2024, Mission Bancorp discovered it was under ransomware attack after finding encryption on a few systems and a ransom note. Mission Bank immediately took steps to secure its network and contain the incident. Mission Bank then engaged a specialized third-party forensic incident response firm to assist with securing and restoring the network environment and determining the extent of the compromise.

Mission Bank's core banking system, account balances and transactions, and mobile and online banking user IDs and passwords, were **not** affected in this incident. Mission Bank accounts

and online banking systems are housed on secure systems that are separate from the Mission Bank network environment that was affected by the incident.

However, the forensic investigation determined on December 11, 2024, that certain files may have been acquired without authorization. Mission Bank then undertook a comprehensive review of the data potentially impacted in this incident to determine whether personal information may have been involved. After a thorough review of the impacted data, which concluded on December 18, 2024, it was determined that employee and customer data was potentially impacted.

As of this writing, Mission Bancorp is unaware of any misuse of personal information.

2. Maryland Residents Notified

Five (5) Maryland residents were potentially affected by this security incident. Notification letters were mailed to the potentially impacted individuals on January 6, 2025, by first class mail. A sample copy of the notification letter is included with this letter.

3. Steps Taken

Although Mission Bancorp is not aware of any evidence of misuse of personal information, Mission Bancorp has extended to the potentially impacted individual an offer for free credit monitoring and identity theft protection through TransUnion. This service will include 12 months of credit monitoring, along with a fully managed identity theft recovery service, should the need arise. Mission Bancorp has changed passwords, strengthened password requirements, and implemented multi-factor authentication.

4. Contact Information

Mission Bancorp remains dedicated to protecting the sensitive information in its control. If you have any questions or need additional information, please do not hesitate to contact me at Erica.Lloyd@LewisBrisbois.com or 601.499.8127.

Very truly yours,

Lewis Brisbois Bisgaard & Smith LLP

A handwritten signature in black ink, appearing to read "Erica J. Lloyd".

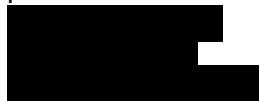
Erica J. Lloyd, Esq.

Enclosures: *Sample Notification Letter*

Mission Bank
c/o Cyberscout
PO Box 1286
Dearborn, MI 48120-9998

Via First-Class Mail

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December 31, 2024

Notice of Data Security Incident

Dear [REDACTED],

We are writing to inform you of an incident that may have exposed your personal information. Please read this letter carefully as it contains details about the incident and resources you can utilize to protect your information, including instructions for enrolling in complimentary credit monitoring and identity theft protection services.

What Happened:

Mission Bank experienced a network security incident on December 2, 2024. An unauthorized party gained access to certain systems within our network despite our robust information security measures. Upon detecting the suspicious activity, Mission Bank's IT professionals immediately secured the environment by isolating the impacted systems. We then promptly engaged third-party forensic specialists to investigate the incident to determine the extent of unauthorized activity. We also notified law enforcement.

Please rest assured that Mission Bank's core banking system, account balances and transactions, and mobile and online banking user IDs and passwords, were **not** affected in this incident. Mission Bank accounts and online banking systems are housed on secure systems that are separate from the Mission Bank network environment that was affected by the incident.

What Information was Involved:

Mission Bank has found no evidence that your information has been misused. However, on December 18, 2024, we completed a comprehensive review of the data potentially impacted in this incident and determined that your personal information may have been impacted, including: your first name, last name, Social Security number, date of birth, address, telephone number, driver's license number or other state-issued identification number, Passport number, and financial account number. **Notably, the types of information affected were different for each individual, and not every individual had all the above listed elements exposed.**

What We Are Doing:

Data security and protecting the privacy of personal information in its care is extremely important to Mission Bank. Upon detecting this incident we moved quickly to initiate a response, which included conducting an investigation with the assistance of IT specialists and confirming the security of our network environment. As a result of this incident, we are reviewing technical safeguards and looking into enhancements to prevent a similar incident.

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Additionally, we are providing you with access to Single Bureau Credit Monitoring/Single Bureau Credit Report/Single Bureau Credit Score services at no charge. These services provide you with alerts for twelve months from the date of enrollment when changes occur to your credit file. This notification is sent to you the same day that the change or update takes place with the bureau. Finally, we are providing you with proactive fraud assistance to help with any questions that you might have or in event that you become a victim of fraud. These services will be provided by TransUnion, a company specializing in fraud assistance and remediation services.

What You Can Do:

To enroll in Credit Monitoring services at no charge, please log on to <https://bfs.cyberscout.com/activate> and follow the instructions provided. When prompted please provide the following unique code to receive services:

[REDACTED]

In order for you to receive the monitoring services described above, you must enroll within 90 days from the date of this letter. The enrollment requires an internet connection and e-mail account and may not be available to minors under the age of 18 years of age. Please note that when signing up for monitoring services, you may be asked to verify personal information for your own protection to confirm your identity.

For More Information:

We encourage you to take full advantage of these services. Enclosed you will find additional materials regarding the resources available to you, and the steps you can take to further protect your personal information.

Representatives are available to answer questions or concerns you may have regarding the services being offered. Please call 1-833-799-4293, Monday through Friday, 8:00 am - 8:00 pm Eastern Time for assistance.

Mission Bank values the security of personal data, and we understand the frustration, concern, and inconvenience that this incident may have caused.

Sincerely,

Mission Bank

Additional Information

Credit Reports: 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 <https://www.consumer.ftc.gov/articles/0155-free-credit-reports>) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281.

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. You may make that request by certified mail, overnight mail, regular stamped mail, or by following the instructions found at the websites listed below. The following information must be included when requesting a security freeze (note that if you are requesting a credit report for your spouse or a minor under the age of 16, 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 five 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, display your name and current mailing address, and the date of issue. As of September 21, 2018, it is free to place, lift, or remove a security freeze. You may also place a security freeze for children under the age of 16. You may obtain a free security freeze by contacting any one or more of the following national consumer reporting agencies:

Equifax Security Freeze	Experian Security Freeze	TransUnion Security Freeze
P.O. Box 105788 Atlanta, GA 30348 1-888-298-0045	P.O. Box 9554 Allen, TX 75013 1-888-397-3742	P.O. Box 160 Woodlyn, PA 19094 1-800-916-8800
https://www.equifax.com/personal/credit-report-services/credit-freeze/	www.experian.com/freeze/center.html	www.transunion.com/credit-freeze

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);
- TransUnion (<https://www.transunion.com/fraud-alerts>); or
- Experian (<https://www.experian.com/fraud/center.html>).

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. As of September 21, 2018, 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 listed above.

Monitoring: You should always remain vigilant and monitor your accounts for suspicious or unusual activity.

File Police Report: You have the right to file or obtain a police report if you experience identity fraud. Please note that in order to file a crime report or incident report with law enforcement for identity theft, you will likely need to provide proof that you have been a victim. A police report is often required to dispute fraudulent items. You can generally report suspected incidents of identity theft to local law enforcement or to the Attorney General.

FTC and Attorneys General: You can further educate yourself regarding identity theft, fraud alerts, security freezes, and the steps you can take to protect yourself, by contacting the consumer reporting agencies, the Federal Trade Commission, or your state Attorney General. The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580, www.identitytheft.gov, 1-877-ID-THEFT (1-877-438-4338), TTY: 1-866-653-4261.



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The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. You can obtain further information on how to file such a complaint by way of the contact information listed above. You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement. This notice has not been delayed by law enforcement.

For Arizona residents, the Attorney General may be contacted at the Consumer Protection & Advocacy Section, 2005 North Central Avenue, Phoenix, AZ 85004, 1-602-542-5025.

For Colorado residents, the Attorney General may be contacted through Consumer Protection 1300 Broadway, 9th Floor, Denver, CO 80203 1-720-508-6000, www.coag.gov.

For District of Columbia residents, the District of Columbia Attorney General may be contacted at: 400 6th Street, NW, Washington, D.C. 20001; 202-727-3400; and oag.dc.gov.

For Illinois residents, the Attorney General can be contacted at 100 West Randolph Street, Chicago, IL 60601; 1-866-999-5630; www.illinoisattorneygeneral.gov.

For Iowa residents, you can report any suspected identity theft to law enforcement or to the Attorney General.

For Massachusetts residents, it is required by state law that you are informed of your right to obtain a police report in regard to this incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

For Maryland residents, the Maryland Attorney General can be contacted at 200 St. Paul Place, 16th Floor, Baltimore, MD 21202, 1-888-743-0023, and www.oag.state.md.us.

For New Mexico residents, you have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in your credit file has been used against you, the right to know what is in your credit file, the right to ask for your credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting Act, the consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information; consumer reporting agencies may not report outdated negative information; access to your file is limited; you must give your consent for credit reports to be provided to employers; you may limit “prescreened” offers of credit and insurance you get based on information in your credit report; and you may seek damages from violators. You may have additional rights under the Fair Credit Reporting Act not summarized here. Identity theft victims and active duty military personnel have specific additional rights pursuant to the Fair Credit Reporting Act. We encourage you to review your rights pursuant to the Fair Credit Reporting Act by visiting www.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf or by writing Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

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, and <https://ag.ny.gov/>.

For North Carolina residents, the Attorney General can be contacted at 9001 Mail Service Center, Raleigh, NC 27699-9001, 1-877-566-7226 or 1-919-716-6400, and www.ncdoj.gov.

For Rhode Island residents, the Rhode Island Attorney General can be reached at 150 South Main Street, Providence, Rhode Island 02903, www.riag.ri.gov, and 1-401-274-4400. Under Rhode Island law, you have the right to obtain any police report filed regarding this incident. There are approximately [#] Rhode Island residents that may be impacted by this event.

For Vermont Residents: If you do not have internet access but would like to learn more about how to place a security freeze on your credit report, contact the Vermont Attorney General’s Office at 802-656-3183 (800-649-2424 toll free in Vermont only).