



Proof



S82723-15A*000036

CUSTOMER NAME

ADDRESS

CITY, ST ZIP



NOTICE OF SECURITY INCIDENT

Dear CUSTOMER NAME

The privacy and security of the personal information we maintain is of the utmost importance to HC3. We are writing with important information regarding a recent data security incident that involved some of your information. We maintain your information because we print account statements and other notices for **First Mid Bank & Trust, NA ("First Mid")**. While we currently have no indication of misuse, we are providing you with details about the incident, our response to it, and steps you may take to protect your information, should you feel it necessary to do so.

What Happened

On November 11, 2025, we learned of a production error at HC3 which may have resulted in some of your account information being included in another customer's printed statement. As soon as we became aware of the error, we initiated a comprehensive review of all statements that may have been affected. This incident was a production error and did not involve unauthorized access to our network or to First Mid's internal network.

What Information Was Involved

Our review indicates it is possible that one or more pages of your statement, including possible transaction activity or check images, may have been printed and inserted as part of another customer's statement. The compromised information may have included the last four digits of your account number or check images which include your full account number.

What We Are Doing

Upon learning of the incident, we immediately launched an internal investigation. As a trusted vendor of First Mid, we deeply regret the inconvenience the incident may have caused and are committed to the protection of your personal information. In addition to remailing corrected statements, we have corrective measures in our processes designed to prevent any reoccurrence.

What You Can Do

Although this incident may not lead to any misuse of your information, as a result of this incident, we are providing you with complimentary identity-monitoring services for 24 months. We have selected Kroll, a world-leading provider of identity monitoring services (1-877-300-6816). **To request enrollment in these services, please refer to the instructions in the Kroll attachment included in this mailing before March 16, 2026.**

Whether you choose to enroll in identity-monitoring services, we strongly encourage you to remain vigilant against instances of identity theft and fraud over the next twelve to twenty-four months. Regularly review your credit reports and account statements for any unauthorized activity and to detect errors. If you notice any suspicious or unfamiliar transactions, please notify First Mid or any other financial institution involved immediately. For more details, please refer to enclosed **Attachment A: Additional Steps You Can Take**.

Sincerely,

HC3

ATTACHMENT A

ADDITIONAL STEPS YOU CAN TAKE

To help protect against possible fraud, identity theft or other financial loss, we encourage you to remain vigilant over the next twelve to twenty-four months, to review your account statements and to monitor your credit reports. Provided below are the names and contact information for the three major U.S. credit bureaus and additional information about steps you can take to obtain a free credit report and place a fraud alert or security freeze on your credit report. If you believe you are a victim of fraud or identity theft you should consider contacting your local law enforcement agency, your state's Attorney General, or the Federal Trade Commission.

INFORMATION ON OBTAINING A FREE CREDIT REPORT

U.S. residents are entitled under U.S. law to one free credit report annually from each of the three major credit bureaus. To order your free credit reports, visit www.annualcreditreport.com or call toll-free 877-322-8228.

INFORMATION ON IMPLEMENTING A FRAUD ALERT, CREDIT FREEZE, OR CREDIT LOCK

To place a fraud alert, credit freeze, or credit lock on your credit report, you must contact the three consumer reporting agencies below:

Equifax:

P.O. Box 105788
Atlanta, GA 30348
888-378-4329
www.equifax.com

Experian:

P.O. Box 9554
Allen, TX 75013
888-397-3742
www.experian.com

TransUnion:

P.O. Box 2000
Chester, PA 19016
800-916-8800
www.transunion.com

Fraud Alert: Consider contacting the three major consumer reporting agencies at the addresses above to place a fraud alert on your credit report. A fraud alert indicates to anyone requesting your credit file that you suspect you are a possible victim of fraud. A fraud alert does not affect your ability to get a loan or credit. Instead, it alerts a business that your personal information might have been compromised and requires that business to verify your identity before issuing your credit. Although this may cause some short delays if you are the one applying for the credit, it might help protect someone else obtaining credit in your name.

To place a fraud alert, contact any of the three major consumer reporting agencies listed above and request that a fraud alert be put on your file. The agency that you contacted must notify the other two agencies. A fraud alert is free and lasts 90 days but can be renewed.

Credit Freeze: A credit freeze prohibits a consumer reporting agency from releasing any information from a consumer's credit report until the freeze is lifted. When a credit freeze is in place, no one—including you—can open a new account. As a result, please be aware that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit, mortgages, employment, housing, or other services.

Placing a credit freeze is free. To place a credit freeze, contact all three consumer reporting agencies listed above and provide the personal information required by each agency to place a freeze, which may include:

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.).
2. Social Security Number.
3. Date of birth.
4. If you have moved in the past five (5) years, the addresses where you have lived over the prior five years.
5. Proof of current address, such as current utility bill or telephone bill.
6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.); and
7. If you are a victim of identity theft, a copy of either a police report, investigative report, or complaint to a law enforcement agency concerning identity theft.

When you place a credit freeze, you will be provided with a PIN to lift temporarily or remove the credit freeze. A credit freeze generally lasts until you lift or remove it, although in some jurisdictions it will expire after seven years.

Credit Lock: Like a credit freeze, a credit lock restricts access to your credit report and prevents anyone from opening an account until unlocked. Unlike credit freezes, your credit can typically be unlocked online without delay. To lock your credit, contact all three consumer reporting agencies listed above and complete a credit lock agreement. The cost of a credit lock varies by agency, which typically charges monthly fees.

You may also contact the U.S. Federal Trade Commission ("FTC") for further information on fraud alerts, credit freezes, credit locks, and how to help protect yourself from identity theft. The FTC can be contacted at 400 7th St. SW, Washington, DC 20024; telephone 1-877-382-4357; or www.consumer.gov/idtheft.



For New Mexico residents, consumers have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in their credit file has been used against them, the right to know what is in their credit file, the right to ask for their credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting Act, the consumer reporting bureaus must correct or delete inaccurate, incomplete, or unverifiable information; consumer reporting agencies may not report outdated negative information; access to consumers' files is limited; consumers must give consent for credit reports to be provided to employers; consumers may limit "prescreened" offers of credit and insurance based on information in their credit report; and consumers may seek damages from violators. Consumers 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 consumers to review their 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 New York Attorney General may be contacted at: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 1-800-771-7755; or <https://ag.ny.gov>. HC3 is located at 2461 1st Avenue South Birmingham, AL 35210.

For North Carolina residents, the North Carolina Attorney General may be contacted at: 9001 Mail Service Center, Raleigh, NC 27699-9001; 1-877-566-7226 or 1-919-716-6000; and www.ncdoj.gov. Finnegan, Marks, Desmond & Jones is located at 851 Traeger Avenue, Suite 300, San Francisco, CA 94066. HC3 is located at 2461 1st Avenue South Birmingham, AL 35210.



We have secured the services of Kroll to provide identity monitoring at no cost to you for two years. Kroll is a global leader in risk mitigation and response, and their team has extensive experience helping people who have sustained an unintentional exposure of confidential data. Your identity monitoring services include Credit Monitoring, a Current Credit Report, Dark Web Monitoring, Social Security Number Scan, Pay Day Loan Monitoring, \$1 Million Identity Fraud Loss Reimbursement, Fraud Consultation, and Identity Theft Restoration.

How to Activate Your Identity Monitoring Services

1. You must activate your identity monitoring services by **March 16, 2026**. Your Activation Code will not work after this date.
2. Visit **[Enroll.krollmonitoring.com/redeem](https://enroll.krollmonitoring.com/redeem)** to activate your identity monitoring services.
3. Provide Your Activation Code: **<ACTIVATION CODE>** and Your Verification ID: **<ID CODE>**

Take Advantage of Your Identity Monitoring Services

You've been provided with access to the following services from Kroll:

Triple Bureau Credit Monitoring and Single Bureau Credit Report

Your current credit report is available for you to review. You will also receive alerts when there are changes to your credit data at any of the three national credit bureaus—for instance, when a new line of credit is applied for in your name. If you do not recognize the activity, you'll have the option to call a Kroll fraud specialist, who can help you determine if it's an indicator of identity theft. To receive credit services, you must be over the age of 18 and have established credit in the U.S., have a Social Security number in your name, and have a U.S. residential address associated with your credit file.

Dark Web Monitoring

Dark Web Monitoring monitors internet sites where criminals may buy, sell, and trade personal identity information. An alert will be generated if evidence of your personal identity information is found.

Social Security Number Scan

Social Security Number Scan monitors and notifies when names, aliases, and addresses become associated with your Social Security number. If information is found, you will receive an alert.

Pay Day Loan Monitoring

Pay Day Loan Monitoring monitors short-term and cash-advance loan sources. You will receive an alert when a loan is reported, and you can call a Kroll fraud specialist for more information.

\$1 Million Identity Fraud Loss Reimbursement

Reimburses you for out-of-pocket expenses totaling up to \$1 million in covered legal costs and expenses for any one stolen identity event. All coverage is subject to the conditions and exclusions in the policy.

Fraud Consultation

You have unlimited access to consultation with a Kroll fraud specialist. Support includes showing you the most effective ways to protect your identity, explaining your rights and protections under the law, assistance with fraud alerts, and interpreting how personal information is accessed and used, including investigating suspicious activity that could be tied to an identity theft event.

Identity Theft Restoration

If you become a victim of identity theft, an experienced Kroll licensed investigator will work on your behalf to resolve related issues. You will have access to a dedicated investigator who understands your issues and can do most of the work for you. Your investigator can dig deep to uncover the scope of the identity theft, and then work to resolve it.