WILLIAMSVILLE
STATE BANK AND TRUST
3341 Old Jacksonville Road, Springfield, IL 62711

<<First Name>> <<Last Name>>
<<Address1>>
<<Address2>>
<<City>>, <<State>> <<Zip>>
<<Country>>

April 21, 2025

NOTICE OF DATA BREACH

Dear <<First Name>> <<Last Name>>,

What Happened?
This letter is to inform you, that on December 24, 2024, we became aware of a security breach, in the nature of an intrusion into our cloud based email platform, due to unauthorized attempts by a bad actor to initiate fraud on bank-owned accounts on deposit with correspondent financial institutions by email communications. These attempts failed; however, the bad actor used its access into this environment to leverage the system's administrator credentials obtaining unauthorized access to Bank employees' email accounts. Determination of the full scope of this intrusion and the parties that may have been affected is ongoing. At this time, we believe the improper access began in or around October 16, 2024. Security was restored as of December 27, 2024.

What Information Was Involved?
Some accessed email and email attachments contained a name or names in association with one or more of the following items: account number, account status information, credit or debit card number, social security number, state or governmental identification card number, driver's license number, date of birth, physical address, phone number, email address, or other sensitive information. Information subject to access, or accessed, varies between persons.

What We Are Doing.
The Bank has implemented additional security measures for email management and is further reinforcing procedural safeguards with our correspondent financial institutions. The Bank remains vigilant for irregular and unusual account activity. The Bank has also advised regulatory and law enforcement authorities.

What You Can Do.
We recommend you monitor your transactions involving private personal information and remain vigilant for incidents of fraud and identity theft, by reviewing your account statements when received, by reviewing and monitoring free credit reports and taking advantage of other assistance items noted below in this letter, to best detect any errors or irregularities that may have resulted from the intrusion. In the event you experience any suspicious activity or incidents, contact law enforcement, immediately, and we also encourage you to report any incidents of identity theft to the Federal Trade Commission. We remind you to remain vigilant over the next twelve to twenty-four months and to also promptly report incidents of suspected identity theft, and/or suspicious activity (including any suspicious account statements) to the Bank.

Other Important Information.
The additional pages provide helpful information and contacts to prevent or assist with identity compromise issues. You can obtain information from the Federal Trade Commission and the credit bureaus Equifax, Experian and TransUnion about fraud alerts and credit freezes (also known as “security freezes”), and free credit reports.

Fraud Alerts: A fraud alert on the customer’s consumer or credit report is intended to put the customer’s creditors on notice that the customer may be a victim of fraud. A fraud alert tells a business creditor to check with you before opening a new account in your name. An initial fraud alert lasts for one year, and can be renewed. To establish a free fraud alert contact one of the three credit bureaus, Equifax, Experian, or TransUnion. When establishing a fraud alert, the contacted credit bureau will contact the other two bureaus. Additionally, Equifax, Experian, TransUnion and the Federal Trade Commission each can provide additional information on fraud alerts and other free services to assist you. The Federal Trade Commission (FTC) also has online guidance at https://identitytheft.gov/ to assist you in protecting against identity theft. Should you experience any incidents, please report them to the proper authorities, including but not limited to the Federal Trade Commission.

Credit and Security Freezes: A credit freeze, (also known as a “security freeze”), is designed to prevent a business from accessing your credit report without your consent (with certain exceptions). Unlike a fraud alert it will be necessary for you to contact each of the three national credit bureaus (Equifax, Experian, and TransUnion) to have that credit bureau place a free freeze on your credit report. Credit freezes with the three listed national credit bureaus are free, as are temporary liftings (called a “thaw”) or a permanent lifting. Depending on whether you request a freeze online, by phone, or mail, be prepared to provide some or all of the following for verification**:** your full name (with middle initial and suffix), social security number (and proof of same), date of birth, residence address for the past five years (and proofs of same). If you become a victim of identity theft, police report information may be requested. With proper documentation, a freeze can be initiated on behalf of an incapacitated adult or your minor child. With a freeze you will not likely be able to obtain new credit until you temporarily lift (thaw) the freeze for the credit provider to obtain a credit report.

Credit Reports: Every person, by law, can obtain a free copy of their credit report from each of the three principal national credit bureaus through a centralized source maintained jointly by Equifax, Experian and TransUnion. These are the ONLY ways to order your free annual credit reports:

- *Visit:* www.annualcreditreport.com This is the ONLY website authorized to fill orders for the free annual credit report you are entitled to by law. The FTC also advises you to be cautious of imposter sites. This site also presently indicates availability of free weekly online credit reports through that website.
- *Call:* 1-877-322-8228, or
- *Write/Mail*: Annual Credit Report Service, P.O. Box 105281, Atlanta, GA 30348-5281 (include a completed Annual Credit Report Request Form, that form is available online ONLY at www.annualcreditreport.com).

The FTC website presently indicates that everyone in the U.S. can also additionally receive six free reports per year from Equifax through 2026 by visiting the www.annualcreditreport.com website.

Federal guidance recommends that persons whose private personal information may be compromised obtain and review periodic credit reports from each of the nationwide credit reporting agencies and, if any fraudulent transaction appears on a report, to contact that reporting company to have the transaction deleted.

For More Information.
If you have questions or concerns, or need particular assistance, please call the Williamsville State Bank and Trust between 9 a.m. and 4 p.m. Central Time, Monday through Friday, or between 9 a.m. and noon on Saturdays at our tollfree number **1-855-566-3387** or reach us at 1-217-698-9728 and ask to speak with a Response Team Member. **Also please see the remaining additional pages for more information.**

Sincerely,

WILLIAMSVILLE STATE BANK AND TRUST

For More Information

1. Consumer Reporting Agencies (Credit Bureaus):

Equifax	Equifax Information Services LLC P.O. Box 740256 Atlanta, GA 30348 *(see note immediately below)*	1-888-378-4329 1-800-685-1111 (per FTC website)

Note: This address appears as the P.O. Box on the Equifax form for dispute resolution based on identity theft.
The Equifax form mailing address for fraud alert is P.O Box 150069, Atlanta, GA 30348-5069.
The Equifax form mailing address for security freeze is P.O Box 150788, Atlanta, GA 30348-5788.

www.equifax.com

Equifax helpful webpages:
https://www.equifax.com/personal/credit-report-services/
https://www.equifax.com/personal/identity-theft-protection/

Experian	Experian National Consumer Assistance P.O. Box 9554 Allen, TX 75013 *(see note immediately below)*	1-888-397-3742 (per FTC website)

Note: This address appears as the P.O. Box appears on the Experian website for fraud alert and security freeze contact.

www.experian.com

Experian helpful webpages:
https://www.experian.com/help/
https://www.experian.com/help/identity-theft-victim-assistance.html

TransUnion	TransUnion Fraud Victim Assistance Department P.O. Box 2000 Chester, PA 19016-2000	1-800-680-7289 1-888-909-8872 (per FTC website)

www.transunion.com

TransUnion helpful webpages:
https://www.transunion.com/credit-help
https://www.transunion.com/fraud-victim-resource/fraud-victims-bill-of-rights

2. Federal Trade Commission: (for identity theft guidance and to report suspected incidents of identity theft)

Federal Trade Commission c/o Bureau of Consumer Protection	600 Pennsylvania Ave. NW Washington, DC 20580	1-877-382-4357 1-877- IDTHEFT TDD: 1-866-653-4261

https://www.identitytheft.gov/
https://www.ftc.gov
To report suspected incidents of identity theft: https://reportfraud.ftc.gov/

Additional helpful FTC webpages:
https://consumer.ftc.gov/articles/free-credit-reports
https://consumer.ftc.gov/articles/credit-freeze-or-fraud-alert-whats-right-your-credit-report

3. Illinois Attorney General: Identity Theft Hotline and Information

Illinois Attorney General	500 South 2nd St Springfield, IL 62701	1-866-999-5630 "Individuals with hearing or speech disabilities can reach us by using the 7-1-1 relay service."

https://illinoisattorneygeneral.gov
https://illinoisattorneygeneral.gov/consumer-protection/identity-theft/

4. Other information:
Notice is being provided pursuant to regulations promulgated pursuant to Title V of the Gramm-Leach-Bliley Act (15U.S.C. 6801 to 6809), as amended from time to time.

We urge all persons to remain vigilant by reviewing account statements and monitoring free credit reports.

Iowa Residents: Report suspected incidents of identity theft to local law enforcement or the attorney general. Office of the Attorney General of Iowa, Hoover State Office Building, 1305 E. Walnut, Des Moines IA 50319, or 1-800-373-5044 or email: crimevictiminfo@ag.iowa.gov

New York: There is no evidence indicating that the breach actor obtained physical possession, download, copied or used bank customer information at this time.

Oregon Residents: Report suspected incidents of identity theft to local law enforcement including the Attorney General and the Federal Trade Commission. Oregon Attorney General's address: Oregon Department of Justice, 1162 Court St. NE, Salem, OR 97301-4096, or 1-877-877-9392 or email: AttorneyGeneral@doj.oregon.gov

Wisconsin: Pursuant to requirements of Chapter 134 of the 2023-24 Updated Wisconsin Statutes and Annotations at 134.98 (2)(b) we provide Wisconsin residents the following statement: "The entity [bank] knows of the unauthorized acquisition of personal information pertaining to Wisconsin resident who is the subject of the personal information."

For residents of the following states and the District of Columbia, additional information regarding security breach response, and identity theft prevention, steps to take to avoid identity theft, and identity theft protection can be obtained from:

Colorado: Contact the Federal Trade Commission and the credit bureaus, Equifax, Experian and TransUnion, as to fraud alerts and credit freezes / security freezes. See contact information on the preceding pages.

Georgia Consumers Have the Right to Obtain a Security Freeze: You have a right to place a 'security freeze' on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. A security freeze must be requested in writing by certified mail or by electronic means as provided by a consumer reporting agency. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. If you are actively seeking a new credit, loan, utility, telephone, or insurance account, you should understand that the procedures involved in lifting a security freeze may slow your applications for credit. You should plan ahead and lift a freeze in advance of actually applying for new credit. When you place a security freeze on your credit report, you will be provided a personal identification number or password to use if you choose to remove the freeze on your credit report or authorize the release of your credit report for a period of time after the freeze is in place.

To provide that authorization you must contact the consumer reporting agency and provide all of the following:
(1) The personal identification number or password.
(2) Proper identification to verify your identity.
(3) The proper information regarding the period of time for which the report shall be available.

A consumer reporting agency must authorize the release of your credit report no later than fifteen (15) minutes after receiving the above information if the request is by electronic means or by telephone, or no later than three business days when a written request is submitted.

A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account, that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance. You have a right to bring civil action against anyone, including a consumer reporting agency, who improperly obtains access to a file, knowingly or willfully misuses file data, or fails to correct inaccurate file data. Unless you are a victim of identity theft with a police report or other official document acceptable to a consumer reporting agency to verify the crimes, or you are 65 or older, a consumer reporting agency has the right to charge you a fee of no more than $3.00 to place a freeze on your credit report.**"**

Kentucky: Office of the Attorney General, 700 Capital Avenue, Suite 118, Frankfort, Kentucky, consumer protection hotline 888-432-9257 or at https://www.ag.ky.gov/ also see https://www.ag.ky.gov/Resources/Consumer-Resources/Consumers/Pages/Identity-Theft.aspx

New York: Office of the New York Attorney General, The Capitol Albany NY 12224-0341, or at 1-800-771-7755 or at https://ag.ny.gov/ also see https://ag.ny.gov/resources/individuals/credit-debt -lending/identity-theft

North Carolina: Office of the Attorney General, 9001 Mail Service Center, Raleigh, NC 27699-9001, or at 1-877-566-7226, or visit https://ncdoj.gov/ and you may also contact the Federal Trade Commission (at the contact information provided earlier in this letter).

Washington D.C.: Office of the Attorney General for the District of Columbia, 400 6th Street NW, Washington D.C. 20001 or at (202) 727-3400, or TTY (202) 727-3400 or Fax (202) 347-8922, or at https://oag.dc.gov/ and you may also contact the Federal Trade Commission (at the contact information provided earlier in this letter).

All US Residents: Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW Washington, DC 20580, https://consumer.ftc.gov 1-877-IDTHEFT (438-4338), TDD: 1-866-653-4261.