First Name, Last Name
Mailing Address
City, State, ZIP

Click or tap to enter a date.

Notice of Data Breach
Important information, please review carefully

Dear First Name, Last Name,

Arvest Bank wishes to inform you of a data incident that potentially resulted in the disclosure of your personal or account information.

What happened?
We recently experienced a brief technical issue during routine system updates late on Thursday, April 24. This issue temporarily allowed a limited number of customer accounts to be viewable by another customer during online banking. Your account (ending ####) was one of the affected accounts. Our team quickly detected and resolved the matter, temporarily disabling some online functions until everything was fixed. We were able to fully restore online banking and Arvest Go by the afternoon of Friday, April 25, 2025.

What information was involved?
First Name, Last Name, account number, account balances and account activity.

What are we doing?
We take data privacy seriously, which is why we acted quickly to ensure the security of your account:

- We temporarily disabled some online banking functions until the issue was fixed.
- We're providing Credit Monitoring and Fully Managed Identity Theft Recovery coverage to all customers with affected accounts.

What can you do?
One of the enclosures with this letter provides other important info on precautionary measures you can take to protect your information, including placing a Fraud Alert and/or Security Freeze on your credit files and/or obtaining a free credit report. Additionally, you should always remain vigilant in reviewing your financial account statements and credit reports for fraudulent or irregular activity on a regular basis. If you see suspicious activity, reach out to us immediately.

In addition, as a result of this incident, we are offering you the following identity theft recovery services at no charge for one year. To take advantage of these services, you must activate them. Simply follow the activation instructions provided on the enclosure. Service features include receiving alerts and requesting copies of your credit report.

For more information
Arvest Bank is committed to protecting our customers' personal information and appreciates your trust and understanding as we provide a secure banking experience. If you have any questions or concerns about this incident, you may contact Arvest Customer Service at (866) 952-9523.

Respectfully,

Arvest Bank

Enclosures: Other Important Info
Complimentary Access Code Kit

– OTHER IMPORTANT INFORMATION –

1. Credit Monitoring and Identity Theft Recovery Services

Please follow the steps below to activate your entitlement to monitoring and identity recovery services.

- Go to certificate.idrecovernow.com
- Click on "Activate Now"
- Enter your Certificate Code: [XXXXX]
- Click the blue "Next" button
- Follow the on-screen prompts to complete your enrollment and identity authentication.

In order to authenticate your identity, you may be asked to provide information that is already contained in your credit file. This is to assure that you are the rightful owner of the information. If you have any questions regarding these credit monitoring services or if you encounter a problem while enrolling, please call the Recovery Care Center at (800) 505-5440.

After you have activated your entitlement, if you have questions about these services or suspect you may be the victim of identity theft, please call the Recovery Care Center at (800) 505-5440.

2. Placing a Fraud Alert on Your Credit File.

Whether or not you choose to use the complimentary 12-month credit monitoring services, we recommend that you place an initial one-year "Fraud Alert" on your credit files, at no charge. A fraud alert tells creditors to contact you personally before they open any new accounts. To place a fraud alert, call any one of the three major credit bureaus at the numbers listed below. As soon as one credit bureau confirms your fraud alert, they will notify the others.

Equifax
P.O. Box 105069
Atlanta, GA 30348-5069
https://www.equifax.com/personal/credit-report-services/credit-fraud-alerts/
(800) 525-6285

Experian
P.O. Box 9554
Allen, TX 75013
https://www.experian.com/fraud/center.html
(888) 397-3742

TransUnion
Fraud Victim Assistance Department
P.O. Box 2000
Chester, PA 19016-2000
https://www.transunion.com/fraud-alerts
(800) 680-7289

3. Consider Placing a Security Freeze on Your Credit File.

If you are very concerned about becoming a victim of fraud or identity theft, you may request a "Security Freeze" be placed on your credit file, at no charge. A security freeze prohibits, with certain specific exceptions, the consumer reporting agencies from releasing your credit report or any information from it without your express authorization. You may place a security freeze on your credit report by contacting all three nationwide credit reporting companies at the numbers below and following the stated directions or by sending a request in writing, by mail, to all three credit reporting companies:

Equifax Security Freeze P.O. Box 105788 Atlanta, GA 30348-5788 https://www.equifax.com/personal/credit-report-services/credit-freeze/ (888)-298-0045	***Experian Security Freeze*** P.O. Box 9554 Allen, TX 75013 http://experian.com/freeze (888) 397-3742	***TransUnion Security Freeze*** P.O. Box 160 Woodlyn, PA 19094 https://www.transunion.com/credit-freeze (888) 909-8872

To place the security freeze, you'll need to supply your name, address, date of birth, Social Security number and other personal information. After receiving your freeze request, each credit reporting company will send you a confirmation letter containing a unique PIN (personal identification number) or password. Keep the PIN or password in a safe place. You will need it if you choose to lift the freeze.

If your personal information has been used to file a false tax return, to open an account or attempt to open an account in your name, or to commit fraud or other crimes against you, you may file a police report in the City in which you currently reside.

If you do place a security freeze *prior* to enrolling in the credit monitoring service as described above, you will need to remove the freeze to sign up for the credit monitoring service. After you sign up for the credit monitoring service, you may refreeze your credit file.

4. Obtaining a Free Credit Report.

Under federal law, you are entitled to one free credit report every 12 months from each of the above three major nationwide credit reporting companies. Call **(877) 322-8228** or request your free credit reports online at **www.annualcreditreport.com**. Once you receive your credit reports, review them for discrepancies. Identify any accounts you did not open or inquiries from creditors that you did not authorize. Verify all information is correct. If you have questions or notice incorrect information, contact the credit reporting company.

5. A Summary of Your Rights under the Fair Credit Reporting Act.

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under FCRA. For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

- You must be told if information in your file has been used against you.
- You have the right to know what is in your file.
- You have the right to ask for a credit score.
- You have the right to dispute incomplete or inaccurate information.
- 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 reports to be provided to employers.
- You may limit "prescreened" offers of credit and insurance you get based on information in your credit report.
- You have a right to place a "security freeze" on your credit report.
- You may seek damages from violators.
- Identity theft victims and active duty military personnel have additional rights. In addition, you have the right to request that each of the three consumer reporting agencies listed below send you a free copy of your credit reports once every twelve months for your review.

6. <u>Additional Helpful Resources</u>.

Even if you do not find any suspicious activity on your initial credit reports, the Federal Trade Commission (FTC) recommends that you check your credit reports periodically. Identity thieves may wait to use stolen personal information at different times. Checking your credit report periodically can help you spot problems and address them quickly.

If you find suspicious activity on your credit reports or have reason to believe your information is being misused, call your local law enforcement agency and file a police report. Be sure to obtain a copy of the police report, as many creditors will want the information it contains to absolve you of the fraudulent debts. Please also call the consumer reporting agency at the phone number on the report. Please also notify us of the suspicious activity. You may also file a complaint with the FTC by contacting them on the web at www.ftc.gov/idtheft, by phone at 1-877-IDTHEFT (1-877-438-4338), or by mail at Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580. Your complaint will be added to the FTC's Identity Theft Data Clearinghouse, where it will be accessible to law enforcement for their investigations. In addition, you may obtain information from the FTC about fraud alerts and security freezes.

If this notice letter states that your bank account information was impacted, we recommend that you contact your financial institution to inquire about steps to take to protect your account.