

## Notification of Data Security Incident

[November 1, 2024] – On July 10, 2024, Cornerstone Bank (“Cornerstone”) discovered suspicious activity potentially related to a small number of employee email accounts. Upon discovery, Cornerstone took swift action to secure its email system and network. Cornerstone immediately began working with third-party specialists to investigate the full nature and scope of the incident. Cornerstone also reported this incident to federal law enforcement. Based on the investigation, it was determined that certain Cornerstone employee email accounts were subject to unauthorized access. As a result, together with third-party specialists, Cornerstone began a comprehensive review of the contents of these accounts to determine the type of information contained therein and to whom that information related.

Following a thorough analysis, it was determined that information contained in the affected data set may have included personally identifiable information (“PII”) belonging to some individuals. The type of information believed to be at risk include first and last names, in combination with one or more of the following: Social Security number, driver’s license or state identification number, taxpayer identification number, date of birth, account number, routing number, payment card number, and/or payment card number in combination with a PIN and/or expiration date.

Upon learning of the potential access of information, together with third-party specialists, Cornerstone immediately undertook a thorough review of the affected information to identify all potentially affected individuals. Cornerstone completed that review on September 24, 2024, and is now providing notice accordingly.

At this time, Cornerstone is not aware of any evidence to suggest that any information has been misused. Out of an abundance of caution, Cornerstone provided notice to potentially affected individuals. In response to this incident, Cornerstone has implemented additional security measures within its network and is reviewing its current policies and procedures related to data security. Individuals are nonetheless encouraged to monitor their credit reports and account statements for suspicious activity and to detect errors.

Cornerstone has established a toll-free number to answer questions about the incident and to address related concerns. The number to call is 1-866-354-1410. Representatives are available to assist individuals with questions regarding this incident during Monday through Friday, 8 a.m. to 8 p.m. Central Time. In addition, Cornerstone will notify applicable regulators of this incident.

The security of information is of the utmost importance to Cornerstone. Cornerstone is committed to protecting your trust and continues to be thankful for your support.

### What steps can I take to protect my private information?

- If you detect suspicious activity on any of your accounts, you should promptly notify the financial institution or company with which the account is maintained. You should also report any fraudulent activity or any suspected incidents of identity theft to law enforcement.
- You may obtain a copy of your credit report at no cost from each of the three nationwide credit reporting agencies. To do so, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call toll free at 1-877-322-8228. Contact information for the three agencies appears at the bottom of this page.
- You can take steps recommended by the Federal Trade Commission to protect yourself from identify theft. The FTC’s website offers helpful information at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft).
- Use Cornerstone Bank’s tools to monitor your credit score in online and mobile banking, manage your debit card in mobile banking, and keep an eye on account activity with alerts.

### Was my information specifically impacted?

Cornerstone has no evidence to suggest that any information was subject to attempted or actual misuse. Upon learning of the potential unauthorized access, we performed a thorough review to determine the types of information that may have been present within the affected data. We are providing notification to impacted individuals out of an abundance of caution.

## How do I obtain a copy of my credit report?

You can obtain a copy of your credit report, free of charge, directly from each of the three nationwide credit reporting agencies once every twelve (12) months. To do so, please visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call toll free at 1-877-322-8228. Contact information for the three agencies is included in the notification letter and is also listed at the bottom of this page.

## How do I put a fraud alert on my account?

A fraud alert informs creditors of possible fraudulent activity within your report and requests that creditors contact you prior to establishing any accounts in your name. To place a fraud alert on your credit report, contact Equifax, Experian, or TransUnion and follow the Fraud Victims instructions. To place a fraud alert on your credit report, contact one of the three nationwide credit reporting agencies is listed below.

## How do I place a credit freeze on my credit report?

As an alternative to a fraud alert, you have the right to place a “credit freeze” on a credit report, which will prohibit a credit bureau from releasing information in the credit report without your express authorization. The credit freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a credit freeze may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, you cannot be charged to place or lift a credit freeze on your credit report. To request a credit freeze, you will need to provide the following information:

1. Full name (including middle initial as well as Jr., Sr., III, etc.);
2. Social Security number;
3. Date of birth;
4. Address for the prior two to five years;
5. Proof of current address, such as a current utility or telephone bill;
6. A legible photocopy of a government-issued identification card (e.g., state driver’s license or identification card); and
7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft, if you are a victim of identity theft.

To place a credit freeze, please contact each of the three major credit reporting bureaus listed below.

## Contact information for the three nationwide credit reporting agencies is as follows:

<b>TransUnion</b> 1-800-680-7289 <a href="http://www.transunion.com">www.transunion.com</a>	<b>Experian</b> 1-888-397-3742 <a href="http://www.experian.com">www.experian.com</a>	<b>Equifax</b> 1-888-298-0045 <a href="http://www.equifax.com">www.equifax.com</a>
<b>TransUnion Fraud Alert</b> P.O. Box 2000 Chester, PA 19016-2000	<b>Experian Fraud Alert</b> P.O. Box 9554 Allen, TX 75013	<b>Equifax Fraud Alert</b> P.O. Box 105069 Atlanta, GA 30348-5069
<b>TransUnion Credit Freeze</b> P.O. Box 160 Woodlyn, PA 19094	<b>Experian Credit Freeze</b> P.O. Box 9554 Allen, TX 75013	<b>Equifax Credit Freeze</b> P.O. Box 105788 Atlanta, GA 30348-5788

## **Additional Information**

You can further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the credit reporting bureaus, the Federal Trade Commission (FTC), or your state Attorney General. The FTC also encourages those who discover that their information has been misused to file a complaint with them. The FTC may be reached at 600 Pennsylvania Ave. NW, Washington, D.C. 20580; [www.identitytheft.gov](http://www.identitytheft.gov); 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261.

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, your state Attorney General, and the FTC. This notice has not been delayed by law enforcement.

*For District of Columbia residents*, the District of Columbia Attorney General may be contacted at: 400 6th St. NW Washington, D.C. 20001; 202-727-3400; and [oag.dc.gov](http://oag.dc.gov). Cornerstone Bank may be contacted at 2280 45<sup>th</sup> Street South, Fargo, ND 58104.

*For Maryland residents*, the Maryland Attorney General may be contacted at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-410-528-8662 or 1-888-743-0023; and [www.marylandattorneygeneral.gov](http://www.marylandattorneygeneral.gov). Cornerstone Bank may be contacted at 2280 45<sup>th</sup> Street South, Fargo, ND 58104.

*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 bureaus 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 violator. 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](http://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/>.

*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](http://www.ncdoj.gov).