

## Website Notice

### Notice of Cybersecurity Incident

At New Peoples Bank, we understand the importance of protecting the information we maintain. On June 15, 2022, we experienced an interruption to the operability of our computer systems. Since we learned of the incident, we have been working around-the-clock to quickly and safely restore our systems from backups and resume normal operations. As of the date of this notice, systems have been restored, and banking operations have resumed. All transactions from June 15 forward have been processed.

After learning of the incident on June 15, 2022, NPB conducted an investigation. A third-party cybersecurity firm was engaged to assist in the investigation, and law enforcement and regulators were notified. The investigation revealed that an unauthorized person gained access to NPB systems on June 9, 2022. Although NPB had protocols and security technology in place to help prevent this access, the unauthorized person was able to evade many of these defenses.

The investigation revealed that some personal information of our customers, shareholders, employees and current and former NPB health insurance plan participants may have been subject to unauthorized access as a result of this incident – such as names, Social Security numbers, driver's license numbers, financial account information, or electronic signatures. In addition, with regard to current or former employees or participants in NPB employee health insurance plan, the accessed or acquired information may have included health plan member identification numbers, claims information, benefit information, workers' compensation information, and payroll information.

We value our relationships with our customers and understand the concern this incident may cause. As a result, we are offering you a complimentary one-year membership with Experian's® IdentityWorks<sup>SM</sup>. This product helps detect possible misuse of your personal information and provides you with identity protection support. For more information on IdentityWorks<sup>SM</sup>, including instructions on how to activate your complimentary one-year membership, as well as some additional steps you may consider taking to protect your personal information, please see the additional information provided with this notice. **To enroll in this service, please visit [newpeoplesbanksecurityincident.kroll.com](https://newpeoplesbanksecurityincident.kroll.com).**

We also encourage you to remain vigilant by reviewing your account statements and credit reports for any unauthorized activity. If you see charges or activity you did not authorize, please contact us or the credit bureau reporting the activity immediately. Additional information about how you may further protect your personal information is provided below.

We have established a dedicated call center to help answer any questions you may have about the incident or how to sign up for these services. Please call 855-516-3784, Monday through Friday, between 9:00 a.m. and 6:30 p.m. Eastern Time (excluding major U.S. holidays) for more information.

We sincerely regret any inconvenience or concern this incident may have caused you, and we look forward to continuing to serve our customers and communities. Safeguarding the information entrusted to us is a responsibility we take seriously, and we are enhancing our existing security protocols and safeguards to help prevent unauthorized access to our systems in the future.

## ADDITIONAL STEPS YOU CAN TAKE

We remind you it is always advisable to be vigilant for incidents of fraud or identity theft by reviewing your account statements and free credit reports for any unauthorized activity. You may obtain a copy of your credit report, free of charge, once every 12 months from each of the three nationwide credit reporting companies. To order your annual free credit report, please visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call toll free at 1-877-322-8228. Contact information for the three nationwide credit reporting companies is as follows:

- *Equifax*, PO Box 740241, Atlanta, GA 30374, [www.equifax.com](http://www.equifax.com), 1-800-685-1111
- *Experian*, PO Box 2002, Allen, TX 75013, [www.experian.com](http://www.experian.com), 1-888-397-3742
- *TransUnion*, PO Box 2000, Chester, PA 19016, [www.transunion.com](http://www.transunion.com), 1-800-916-8800

If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should immediately contact the Federal Trade Commission and/or the Attorney General's office in your state. You can obtain information from these sources about steps an individual can take to avoid identity theft as well as information about fraud alerts and security freezes. You should also contact your local law enforcement authorities and file a police report. Obtain a copy of the police report in case you are asked to provide copies to creditors to correct your records. Contact information for the Federal Trade Commission is as follows:

- *Federal Trade Commission*, Consumer Response Center, 600 Pennsylvania Avenue NW, Washington, DC 20580, 1-877-IDTHEFT (438-4338), [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft)

### Fraud Alerts and Credit or Security Freezes:

*Fraud Alerts:* There are two types of general fraud alerts you can place on your credit report to put your creditors on notice that you may be a victim of fraud—an initial alert and an extended alert. You may ask that an initial fraud alert be placed on your credit report if you suspect you have been, or are about to be, a victim of identity theft. An initial fraud alert stays on your credit report for one year. You may have an extended alert placed on your credit report if you have already been a victim of identity theft with the appropriate documentary proof. An extended fraud alert stays on your credit report for seven years.

To place a fraud alert on your credit reports, contact one of the nationwide credit bureaus. A fraud alert is free. The credit bureau you contact must tell the other two, and all three will place an alert on their versions of your report.

For those in the military who want to protect their credit while deployed, an Active Duty Military Fraud Alert lasts for one year and can be renewed for the length of your deployment. The credit bureaus will also take you off their marketing lists for pre-screened credit card offers for two years, unless you ask them not to.

*Credit or Security Freezes:* You have the right to put a credit freeze, also known as a security freeze, on your credit file, free of charge, which makes it more difficult for identity thieves to open new accounts in your name. That's because most creditors need to see your credit report before they approve a new account. If they can't see your report, they may not extend the credit.

*How do I place a freeze on my credit reports?* There is no fee to place or lift a security freeze. Unlike a fraud alert, you must separately place a security freeze on your credit file at each credit reporting company. For information and instructions to place a security freeze, contact each of the credit reporting agencies at the addresses below:

- Experian Security Freeze, PO Box 9554, Allen, TX 75013, [www.experian.com](http://www.experian.com)
- TransUnion Security Freeze, PO Box 2000, Chester, PA 19016, [www.transunion.com](http://www.transunion.com)
- Equifax Security Freeze, PO Box 105788, Atlanta, GA 30348, [www.equifax.com](http://www.equifax.com)

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 bureau will provide you with 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.

*How do I lift a freeze?* A freeze remains in place until you ask the credit bureau to temporarily lift it or remove it altogether. If the request is made online or by phone, a credit bureau must lift a freeze within one hour. If the request is made by mail, then the bureau must lift the freeze no later than three business days after getting your request.

If you opt for a temporary lift because you are applying for credit or a job, and you can find out which credit bureau the business will contact for your file, you can save some time by lifting the freeze only at that particular credit bureau. Otherwise, you need to make the request with all three credit bureaus. You may contact New Peoples Bank by phone at (276) 873-7000 or by mail at P.O. Box 1645, Honaker VA, 24260.

Additional information for residents of the following states:

North Carolina: You may contact and obtain information from your state attorney general at:

*North Carolina Attorney General's Office*, 9001 Mail Service Centre, Raleigh, NC 27699, 1-919-716-6000 / 1-877-566-7226, [www.ncdoj.gov](http://www.ncdoj.gov)

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). Your major rights under the FCRA are summarized below. For more information, including information about additional rights, go to [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) or write to: Consumer Financial Protection Bureau, 1700 G Street NW, 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, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization.
- You may seek damages from violators.
- Identity theft victims and active duty military personnel have additional rights.