

Benchmark Bankshares Inc. Notice of Data Security Incident

The privacy and security of the personal information we maintain is of the utmost importance to Benchmark Bankshares Inc. (“Benchmark”).

On April 6, 2024, Benchmark was subject to a cybersecurity incident impacting one employee email account. As a result of the incident, an unauthorized actor temporarily obtained access to an employee email account. Upon learning of this issue, Benchmark commenced a prompt and thorough investigation with external cybersecurity professionals experienced in handling these types of situations to help determine whether any personal information was compromised as a result of the incident.

After an extensive forensic investigation and manual document review, Benchmark determined on July 24, 2024, that the impacted account contained personal information pertaining to certain individuals, such as full names, Social Security numbers and driver's license/state identification numbers. The elements of personal information involved varied per individual but included full name; date of birth; Social Security number, individual taxpayer identification number; driver's license number; state identification number; financial account number; financial routing number; financial account access information; payment card number; payment card access information; and, username and access information.

Benchmark has no evidence that any personal information has been or will be misused as a direct result of this incident. However, out of abundance of caution, commencing on August 23, 2024, Benchmark notified individuals whose information may have been included in the files accessed by the unauthorized party to the extent it had contact information. Notified individuals have been provided with best practices to protect their information, and individuals whose Social Security numbers were contained in the impacted files have been offered complimentary credit monitoring.

Benchmark is committed to maintaining the privacy of personal information in its possession and has taken many precautions to safeguard it. Benchmark continually evaluates and modifies its practices to enhance the security and privacy of the personal information it maintains.

For individuals who have questions or need additional information regarding this incident, or to determine if they are impacted and are eligible for credit monitoring, Benchmark has established a dedicated toll-free response line at 888-326-5902. The response line is available Monday through Friday, 9:00 a.m. to 9:00 p.m. Eastern, excluding weekends and holidays.

– OTHER IMPORTANT INFORMATION –

1. Placing a Fraud Alert on Your Credit File.

You may 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 105788
Atlanta, GA 30348
<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 LLC

P.O. Box 6790 Fullerton,
PA 92834-6790
<https://www.transunion.com/fraud-alerts>
(800) 680-7289

2. 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
<https://www.equifax.com/personal/credit-report-services/credit-freeze/>
1-800-349-9960

Experian Security Freeze

P.O. Box 9554
Allen, TX 75013
<http://experian.com/freeze>
1-888-397-3742

TransUnion Security Freeze

P.O. Box 2000
Chester, PA 19016
<http://www.transunion.com/creditfreeze>
1-888-909-8872

In order 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 to 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.

3. 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 **1-877-322-8228** 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.

4. Additional Helpful Resources.

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. 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. 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 financial account information and/or credit or debit card information was impacted, we recommend that you contact your financial institution to inquire about steps to take to protect your account, including whether you should close your account or obtain a new account number.

If your personal information has been used to file a false tax return, to open an account or to 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.

Maryland Residents: You may obtain information about avoiding identity theft from the Maryland Attorney General's Office: Office of the Attorney General of Maryland, Consumer Protection Division, 200 St. Paul Place, Baltimore, MD 21202, <https://www.marylandattorneygeneral.gov/>, Telephone: 888-743-0023.

Massachusetts Residents: Under Massachusetts law, you have the right to obtain a police report in regard to this incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

New York Residents: You may obtain information about preventing identity theft from the New York Attorney General's Office: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; <https://ag.ny.gov/consumer-frauds-bureau/identity-theft>; Telephone: 800-771-7755.

North Carolina Residents: You may obtain information about preventing identity theft from the North Carolina Attorney General's Office: Office of the Attorney General of North Carolina, Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699-9001, www.ncdoj.gov/, Telephone: 877-566-7226 (Toll-free within North Carolina), 919-716-6000.