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# ORRSTOWN BANK

4750 Lindle Road  
Harrisburg, PA 17111  
1-888-677-7869  
Orrstown.com

<<FIRST\_NAME>> <<MIDDLE\_NAME>> <<LAST\_NAME>> <<SUFFIX>>  
<<ADDRESS\_1>>  
<<ADDRESS\_2>>  
<<CITY>>, <<STATE\_PROVINCE>> <<POSTAL\_CODE>>  
<<COUNTRY>>

<<Date>> (Format: Month Day, Year)

<<b2b\_text\_1 (Subject)>>

Dear <<First\_Name>> <<Last\_Name>>,

Orrstown Bank (the “Bank”) utilizes Mercadien, P.C. CPAs (“Mercadien”) to provide certain advisory services. In connection with such services, we provided Mercadien with your data. Mercadien recently discovered a data security incident that may have affected your personal information. We have no indication that your information has been or will be misused. We want to make you aware of the incident and the measures taken in response, and to provide details on steps you can take – should you deem it appropriate – to help protect your information. The protection, privacy, and proper use of your information is important to us, and we are working to prevent this type of incident from occurring again.

## **What Happened**

On or about May 21, 2026, Mercadien notified the Bank that Mercadien had experienced a data security incident which may have impacted your data. Accordingly, the Bank is providing this notice to you.

## **What Information Was Involved**

Mercadien’s investigation determined that personal information was contained within the location that was accessed by an unauthorized third-party. The elements of your personal information that could have been compromised include and potentially were not limited to: name, date of birth, address, social security number or individual tax identification number, account number, or government ID # (driver’s license number, passport number, etc.). Please note that we have no evidence at this time that any personal information has been misused as a result of this incident.

## **What We Are Doing**

We want to assure you that we have taken this incident seriously and are committed to continuing to evaluate measures to prevent a similar event from occurring in the future.

Additionally, out of an abundance of caution, we are providing you with access to free credit monitoring through Experian IdentityWorks for 24 months. These services provide you with alerts for 24 months from the date of enrollment when changes occur to your credit file.

## **What You Can Do**

Please note that Identity Restoration is available to you for 24 months from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at [www.ExperianIDWorks.com/restoration](http://www.ExperianIDWorks.com/restoration).

While identity restoration assistance is immediately available to you, we also encourage you to activate the fraud detection tools available through Experian IdentityWorks as a complimentary 24 month membership. This product provides you with superior identity detection and resolution of identity theft. To start monitoring your personal information, please follow the steps below:

- Ensure that you **enroll by** <<b2b\_text\_6 (Date)>> (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/3bcredit>
- Provide your **activation code:** <<Activation Code (S\_N)>>

If you have questions about the product, need assistance with Identity Restoration that arose as a result of this incident or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 833-918-4741 by <<b2b\_text\_6 (Date)>>. Be prepared to provide engagement number <<b2b\_text\_5 (EngagementNumber)>> as proof of eligibility for the Identity Restoration services by Experian.

At this time, we are not aware of anyone experiencing fraud as a result of this incident. As data incidents are increasingly common, we encourage you to always remain vigilant, monitor your accounts, and immediately report any suspicious activity or suspected misuse of your personal information. We encourage you to review the Additional Important Information located on the following pages, which includes further steps to safeguard your personal information, such as implementing a fraud alert or security freeze.

## **For More Information**

Please know that Orrstown Bank values the protection and privacy of your personal information, and we understand the concern and inconvenience this incident may cause. If you have any questions about this incident, please call (844) 959-7109, Monday – Friday between 8:00 a.m. and 5:30 p.m. Central Time, excluding major U.S. holidays.

Sincerely,

**Orrstown Bank**

## Additional Important Information

### For residents of all states:

**Fraud Alerts:** You can place fraud alerts with the three credit bureaus by phone and online with Equifax ([https://assets.equifax.com/assets/personal/Fraud\\_Alert\\_Request\\_Form.pdf](https://assets.equifax.com/assets/personal/Fraud_Alert_Request_Form.pdf)); TransUnion (<https://www.transunion.com/fraud-alerts>); or Experian (<https://www.experian.com/fraud/center.html>). A fraud alert tells creditors to follow certain procedures, including contacting you, before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you, but also may delay you when you seek to obtain credit. As of September 21, 2018, initial fraud alerts last for one year. Victims of identity theft can also get an extended fraud alert for seven years. The phone numbers for all three credit bureaus are at the bottom of this page.

**Monitoring:** You should always remain vigilant and monitor your accounts for incidents of fraud and identity theft by reviewing credit card account statements and monitoring your credit report for suspicious or unusual activity. You can report suspicious activity to financial institutions or law enforcement.

**Fraud Alert:** You can place fraud alerts with the three major credit bureaus by phone and online as set forth below with Equifax, TransUnion, or Experian. A fraud alert tells creditors to follow certain procedures, including contacting you, before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you, but also may delay you when you seek to obtain credit. Initial fraud alerts last for one year. Victims of identity theft can get an extended fraud alert for seven years.

**Credit Report:** Consumers are also entitled to one free credit report annually from each of the three credit reporting bureaus. To order your free credit report: visit [www.annualcreditreport.com](http://www.annualcreditreport.com); call, toll-free, 1-877-322-8228; or mail a completed Annual Credit Report Request Form (available at [www.consumer.ftc.gov/articles/0155-free-credit-reports](http://www.consumer.ftc.gov/articles/0155-free-credit-reports)) to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281.

**Security Freeze:** You have the right to place a security freeze on your credit report. A security freeze is intended to prevent credit, loans, and services from being approved in your name without your consent. To place a security freeze on your credit report, you need to make a request to each consumer reporting agency. You may make that request by certified mail, overnight mail, regular stamped mail, or by following the instructions found at the websites listed below. The following information may need to be included when requesting a security freeze: (1) full name, with middle initial and any suffixes; (2) Social Security number; (3) date of birth; (4) current and addresses for the past five years; (5) proof of address; (6) Social Security Card, pay stub, or W2; or (7) government-issued identification card. It is essential that each copy be legible, display your name and current mailing address, and the date of issue. It is free to place, lift, or remove a security freeze. You may also place a security freeze for children under the age of 16.

You may obtain a free security freeze by contacting any one or more of the following national consumer reporting agencies:

| <b>Experian</b>  | <b>Equifax</b>   | <b>TransUnion</b>  |
|--|--|--|
| 1-888-397-3742   | 1-800-349-9960   | 1-888-909-8872   |
| <u>Fraud Alert</u><br>P.O. Box 9554<br>Allen, TX 75013             | <u>Fraud Alert</u><br>P.O. Box 105069<br>Atlanta, GA 30348-5069  | <u>Fraud Alert</u><br>P.O. Box 2000<br>Chester, PA 19016                           |
| <u>Credit Freeze</u><br>P.O. Box 9554,<br>Allen, TX 75013          | <u>Credit Freeze</u><br>P.O. Box 105788<br>Atlanta, GA 30348-5788  | <u>Credit Freeze</u><br>P.O. Box 160,<br>Woodlyn, PA 19094                         |
| <a href="http://www.experian.com/help/">www.experian.com/help/</a> | <a href="http://www.equifax.com/personal/credit-report-services/">www.equifax.com/personal/credit-report-services/</a> | <a href="http://www.transunion.com/credit-help">www.transunion.com/credit-help</a> |

**Implementing an Identity Protection PIN (IP PIN) with the IRS:** To help protect against a fraudulent tax return being filed under your name, we recommend Implementing an Identity Protection PIN (IP PIN) with the IRS. An IP PIN is a six-digit number that prevents someone else from filing a tax return using your Social Security number or Individual Taxpayer Identification Number. The IP PIN is known only to you and the IRS. It helps the IRS verify your identity when you file your electronic or paper tax return. Even though you may not have a filing requirement, an IP PIN still protects your account.

If you don't already have an IP PIN, you may get an IP PIN as a proactive step to protect yourself from tax-related identity theft. The fastest way to receive an IP PIN is by using the online Get an IP PIN tool found at: [www.irs.gov/identity-theft-fraud-scams/get-an-identity-protection-pin](http://www.irs.gov/identity-theft-fraud-scams/get-an-identity-protection-pin). If you wish to get an IP PIN and you don't already have an account on IRS.gov, you must register and validate your identity. Spouses and dependents are eligible for an IP PIN if they can pass the identity verification process. Some items to consider when obtaining an IP PIN with the IRS: (1) an IP PIN is valid for one calendar year; (2) a new IP PIN is generated each year for your account; (3) logging back into the Get an IP PIN tool, will display your current IP PIN; and (4) an IP PIN must be used when filing any federal tax returns during the year including prior year returns.

**Fair Credit Reporting Act:** Individuals interacting with credit reporting agencies have rights under the Fair Credit Reporting Act. We encourage you to review your rights under the Fair Credit Reporting Act by visiting [https://files.consumerfinance.gov/f/201504\\_cfpb\\_summary\\_your-rights-under-fcra.pdf](https://files.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf), or by requesting information in writing from the Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

**Federal Trade Commission:** More information can be obtained by contacting the Federal Trade Commission Consumer Response Center, 600 Pennsylvania Ave, NW Washington, DC 20580 1-877-IDTHEFT (438-4338) [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft).

**For residents of Hawaii, Michigan, Missouri, North Carolina, Vermont, Virginia, and Wyoming:** It is recommended by state law that you remain vigilant for incidents of fraud and identity theft by reviewing credit card account statements and monitoring your credit report for unauthorized activity.

**For residents of Illinois, Iowa, Maryland, Missouri, North Carolina, Oregon, and West Virginia:**

It is required by state laws to inform you that you may obtain a copy of your credit report, free of charge, whether or not you suspect any unauthorized activity on your account. You may obtain a free copy of your credit report from each of the three nationwide credit reporting agencies. To order your free credit report, please visit [www.annualcreditreport.com](http://www.annualcreditreport.com), or call toll-free at 1-877-322-8228. You can also order your annual free credit report by mailing a completed Annual Credit Report Request Form (available at <https://www.consumer.ftc.gov/articles/0155-free-credit-reports>) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281.

**For residents of Vermont:** If you do not have internet access but would like to learn more about how to place a security freeze on your credit report, contact the Vermont Attorney General's Office at 802-656-3183 (800-649-2424 toll free in Vermont only).

**For residents of New Mexico:** Individuals interacting with credit reporting agencies have rights under the Fair Credit Reporting Act. We encourage you to review your rights under the Fair Credit Reporting Act by visiting [https://files.consumerfinance.gov/f/documents/bcfp\\_consumer-rights-summary\\_2018-09.pdf](https://files.consumerfinance.gov/f/documents/bcfp_consumer-rights-summary_2018-09.pdf), or by requesting information in writing from the Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

**For Residents of Washington, D.C.:** You can obtain information about steps to take to avoid identity theft from the Office of the Attorney General for the District of Columbia at: 441 4th Street, NW, Washington, DC 20001; 202-727-3400; [www.oag.dc.gov](http://www.oag.dc.gov).

**For residents of Iowa:** State law advises you to report any suspected identity theft to law enforcement or to the Attorney General.

**For residents of Oregon:** State laws advise you to report any suspected identity theft to law enforcement, including the Attorney General, and the Federal Trade Commission.

**For residents of Maryland, Rhode Island, Illinois, New York, and North Carolina:** You can obtain information from the Maryland, Rhode Island, Illinois, New York and North Carolina Offices of the Attorney General and the Federal Trade Commission about fraud alerts, security freezes, and steps you can take toward preventing identity theft.

**Maryland Office of the Attorney General** Consumer Protection Division, 200 St. Paul Place, Baltimore, MD 21202 1-888-743-0023 [www.oag.state.md.us](http://www.oag.state.md.us)

**Rhode Island Office of the Attorney General** Consumer Protection, 150 South Main Street, Providence, RI 02903 1-401-274-4400 [www.riag.ri.gov](http://www.riag.ri.gov)

**North Carolina Office of the Attorney General** Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699-9001 1-877-566-7226 [www.ncdoj.com](http://www.ncdoj.com)

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

**New York Office of Attorney General** Consumer Frauds & Protection, The Capitol, Albany, NY 12224 1-800-771-7755 <https://ag.ny.gov/consumer-frauds/identity-theft>

**For residents of Massachusetts and Rhode Island:** It is required by state law that you are informed of your right to obtain a police report if you are a victim of identity theft.