

Heritage Bank
c/o Cyberscout
PO Box 1286
Dearborn, MI 48120-9998



Heritage
BANK



April 23, 2026

Notice of Data Breach

Dear [REDACTED]:

Heritage Bank writes to inform you of an event that may affect the privacy of your information. We are providing information about the event, our response, and steps you can take to help protect your information, should you feel it appropriate to do so.

What Happened? On or about March 2, 2026 we identified unauthorized activity within our network. Once identified, we took steps to isolate and secure our network. Additionally, we engaged third-party specialists to assist us with investigating the nature and scope of the activity. The investigation revealed that certain files were copied from our internal network on March 1, 2026. In response, we reviewed the files that left the network to identify the data contained therein and to whom it related. Our review was completed on April 7, 2026, and we are now providing notification to individuals whose information may have been included in the files.

What Information Was Involved? The information present within the reviewed data may include [REDACTED]

What We Are Doing. Upon learning of this event, we quickly secured the network environment and undertook a thorough investigation. We have also implemented additional technical safeguards to further enhance the security of information in our possession and to prevent similar incidents from happening in the future. Additionally, we are offering you [REDACTED] months of complimentary credit monitoring and identity protection services.

What You Can Do. We encourage you remain vigilant over the next 12 to 24 months by regularly reviewing and monitoring all your account statements, explanation of benefits statements, and credit history to guard against any unauthorized transactions or activity. If you discover any suspicious or unusual activity on your accounts, please promptly contact your financial institution or company. You can also review the enclosed "Steps You Can Take to Help Protect Your Information" for additional resources, including instructions on how to enroll in the complimentary credit monitoring services. Please note that you must enroll yourself into the credit monitoring services as we cannot enroll you on your behalf.

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For More Information. If you have any questions, please reach out to our dedicated assistance line at [REDACTED], between the hours 5:00 a.m. and 5:00 p.m. Pacific Time, Monday through Friday, excluding holidays. You can also write to us at Heritage Bank P.O. Box 1578, Olympia, WA 98507.

Sincerely,

Heritage Bank

STEPS YOU CAN TAKE TO HELP PROTECT YOUR INFORMATION

Enroll in Identity Monitoring Services

In response to the incident, we are providing you with access to Single Bureau Credit Monitoring/Single Bureau Credit Report/Single Bureau Credit Score services at no charge. These services provide you with alerts for [REDACTED] months from the date of enrollment when changes occur to your credit file. This notification is sent to you the same day that the change or update takes place with the bureau. Finally, we are providing you with proactive fraud assistance to help with any questions that you might have or in event that you become a victim of fraud. These services will be provided by Cyberscout, a TransUnion company specializing in fraud assistance and remediation services.

To enroll in Credit Monitoring services at no charge, please log on to [REDACTED] and follow the instructions provided. When prompted please provide the following unique code to receive services: [REDACTED]. In order for you to receive the monitoring services described above, you must enroll within 90 days from the date of this letter. The enrollment requires an internet connection and e-mail account and may not be available to minors under the age of 18 years of age. Please note that when signing up for monitoring services, you may be asked to verify personal information for your own protection to confirm your identity.

Monitor Your Accounts

We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your credit reports and account statements for suspicious activity and to detect errors. Under U.S. law, you are entitled to one free credit report annually from each of the three major credit reporting bureaus, TransUnion, Experian, and Equifax. To order your free credit report, visit www.annualcreditreport.com or call 1-877-322-8228. Once you receive your credit report, review it for discrepancies and identify any accounts you did not open or inquiries from creditors that you did not authorize. If you have questions or notice incorrect information, contact the credit reporting bureau.

You have the right to place an initial or extended “fraud alert” on a credit file at no cost. An initial fraud alert is a one-year alert that is placed on a consumer’s credit file. Upon seeing a fraud alert, a business is required to take steps to verify the consumer’s identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert lasting seven years. Should you wish to place a fraud alert, please contact any of the three credit reporting bureaus listed below.

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.



Should you wish to place a fraud alert or credit freeze, please contact the three major credit reporting bureaus listed below:

TransUnion 1-800-680-7289 www.transunion.com TransUnion Fraud Alert P.O. Box 2000 Chester, PA 19016-2000 TransUnion Credit Freeze P.O. Box 160 Woodlyn, PA 19094	Experian 1-888-397-3742 www.experian.com Experian Fraud Alert P.O. Box 9554 Allen, TX 75013 Experian Credit Freeze P.O. Box 9554 Allen, TX 75013	Equifax 1-888-298-0045 www.equifax.com Equifax Fraud Alert P.O. Box 105069 Atlanta, GA 30348-5069 Equifax Credit Freeze P.O. Box 105788 Atlanta, GA 30348-5788
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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; 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 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.oag.state.md.us.

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; and www.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.

For Rhode Island residents, the Rhode Island Attorney General may be contacted at 150 South Main Street, Providence, RI 02903; 1-401-274-4400; and www.riag.ri.gov. Under Rhode Island law, you have the right to obtain any police report filed in regard to this matter. There are ■ Rhode Island residents impacted by this matter.

For Washington, D.C. residents, the District of Columbia Attorney General may be contacted at 441 4th Street NW #1100, Washington, D.C. 20001; 1-202-727-3400, and www.oag.dc.gov/consumer-protection.