Notice of Data Security Incident

Herring Bank

November 18, 2026 – On September 18, 2026, Herring Bank identified unusual activity involving one of our computer systems. Upon discovery, we immediately took action to secure the affected systems and launched an investigation to determine the nature and scope of the incident. We also engaged a team of independent cybersecurity professionals to assist with our investigation and response.

Through our investigation, we confirmed on October 19, 2026, that an unauthorized individual accessed certain information. The information involved varied by individual but may have included names and one or more of the following: Social Security numbers, driver's license or state identification numbers, passport numbers, and/or financial account information.

We recognize that learning your personal information may have been involved in an incident like this can be concerning. While we have no evidence of attempted or actual misuse of personal information related to this incident, we believe it is important to keep potentially affected individuals informed and provide resources to help protect their information.

In response to this incident, we implemented additional security measures to further protect our systems and reviewed our existing policies and procedures to reduce the likelihood of a similar event occurring in the future.

As an additional precaution, we are offering affected individuals 24 months of complimentary Single Bureau Credit Monitoring services through Cyberscout, a TransUnion company. These services are intended to help individuals monitor their credit information and provide additional resources should concerns regarding potential fraud or identity theft arise.

We encourage individuals to remain vigilant by regularly reviewing their financial account statements and credit reports for suspicious or unauthorized activity. Individuals may also consider placing a fraud alert or credit freeze on their credit files by contacting one of the following credit reporting agencies:

TransUnion: 1-800-680-7289 | P.O. Box 2000, Chester, PA 19016 | www.transunion.com

Experian: 1-888-397-3742 | P.O. Box 9554, Allen, TX 75013 | www.experian.com

Equifax: 1-888-298-0045 | P.O. Box 105069, Atlanta, GA 30348 | www.equifax.com

Individuals can further educate themselves regarding identity theft, fraud alerts, credit freezes, and steps to protect their personal information by contacting the credit reporting bureaus, the Federal Trade Commission ("FTC"), or their state attorney general. 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. Instances of known or suspected identity theft should also be reported to law enforcement, the state attorney general, and the FTC.

We understand that you may have questions or concerns, and we want you to know that we are here to help. If you believe your information may have been involved, have questions about this incident, or would like additional information regarding the complimentary credit monitoring services, please contact our dedicated assistance center at 800-671-4390 during the following hours:

Monday–Friday: 8:00 a.m. to 8:00 p.m. Eastern Time
Excluding major U.S. holidays.

We understand the concerns this incident may raise and want to reassure you that protecting your personal information remains a top priority. We value the trust you place in Herring Bank and remain committed to maintaining that trust.