

Dear Valued Client:

At Sound Community Bank, protecting your personal and financial information is one of our highest priorities. We are writing to let you know about a recent data security incident involving one of our third-party vendors that may have affected some of your information.

Our commitment to you is to monitor and evaluate all our vendors and their security practices. We are continuing to conduct a review of this vendor and will take all necessary steps to address the situation. If a potential breach occurs, we will be transparent and provide the tools you need to protect your identity. Additional information about this incident and how you can contact us is provided below.

We want to provide you with banking that is easy, accessible, and transparent. Please call on us for all your needs and questions.

Notice of Potential Data Breach

What Happened

On August 14, 2025, a third-party vendor we utilize for advertising and mailing experienced a cybersecurity incident and commenced efforts to investigate, respond to, and remediate the incident. The vendor also notified law enforcement and engaged cybersecurity experts to assist it in conducting a forensic review and update systems and procedures.

On October 27, 2025, Sound Community Bank was notified by the vendor that your information may have been impacted by this cybersecurity incident. There has been no evidence of unauthorized activity within Sound Community Bank's own internal systems. The incident was limited to the vendor's environment.

Currently, we have no evidence of the misuse, or attempted misuse, of personal information because of this incident. Notification to you is not delayed as a result of a law enforcement investigation.

What Information Was Involved

Based on the information available to date, the following data was accessed without authorization: Social Security Number, date of birth, and financial account number.

What We Are Doing

We are working to obtain additional information from our vendor about this security incident. We know that you depend on us to keep your information safe and we monitor and evaluate our vendors to ensure they have the same high standards.

What You Can Do

Be vigilant. Carefully review your credit reports and account statements for the next 12-24 months. If you believe there is any suspicious or unauthorized activity on your Sound Community Bank account, please contact us immediately.

Change your password. Although your password was not impacted by this incident, using a unique strong password to protect each of your online accounts is the best way to protect your information. If you have not updated your username and password to be unique to your Sound Community Bank online account, we recommend that you make those changes. You should not use your account number or an email address for your unique username.

Take charge. Order your yearly free credit report from each of the three major consumer reporting agencies. If you will be obtaining new credit soon (such as a new home mortgage, auto loan, or new credit card), place a fraud alert on each of your three credit files. If you do not plan on seeking new credit, placing a credit freeze on your credit file provides an additional layer of security. Please see the reference guide below for more information on these options.

For More Information

If you have any questions about this potential breach, please contact our Client Service Center at 1-800-458-5585, your personal banker, or clientsupport@soundcb.com. Our dedicated staff are available Monday to Thursday 9:00am-5:30pm, Friday 9:00am-6:00pm, and Saturday 9:00am-1:00pm. You may also reach out directly to me.

We hope this information is useful to you and we sincerely regret any inconvenience or concern this may cause you. As your community bank, we value our individual relationship with each customer and dedicate ourselves to providing you with excellent banking services.

Sincerely,

Laurie Stewart, Chief Executive Officer
Sound Community Bank

Reference Guide

How to Order a Free Credit Report

To order your free credit report, visit www.annualcreditreport.com, call toll-free at 1-877-322-8228, or complete the Annual Credit Report Request Form on the Federal Trade Commission's website at www.consumer.ftc.gov and mail it to Annual Credit Report Request Service, PO Box 105281, Atlanta, GA 30348-5281. After obtaining your credit report, review it for any inaccuracies. If there are accounts or charges you did not authorize, notify the appropriate consumer reporting agency in writing.

How to Place a Fraud Alert on Your Credit File

A fraud alert helps protect you against the possibility of an identity thief opening new credit accounts in your name. When a merchant checks the credit history of someone applying for credit, the merchant gets a notice that the applicant may be the victim of identity theft. The alert notifies the merchant to take steps to verify the identity of the applicant. You can place a fraud alert on your credit report by calling any one of the three largest nationwide consumer reporting agencies. For more information on fraud alerts, you may also contact the Federal Trade Commission.

How to Place a Credit Freeze

A credit freeze is designed to prevent potential creditors from accessing your credit file without your consent. Unlike with a fraud alert, you must place a credit freeze on your credit file at each consumer reporting agency individually. The consumer reporting agency may require proper identification prior to honoring your request. There is no charge to place or lift a credit freeze. For more information on credit freezes, you may contact the three nationwide consumer reporting agencies or the Federal Trade Commission.

How to Contact the Consumer Reporting Agencies

Equifax Information Services LLC PO Box 740241 Atlanta, GA 30374 1-800-525-6285 www.equifax.com	Experian Inc. PO Box 9554 Allen, TX 75013 1-888-397-3742 www.experian.com	TransUnion LLC PO Box 2000 Chester, PA 19016 1-800-680-7289 www.transunion.com
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How to Contact the Federal Trade Commission

If you detect any incident of identity theft or fraud, promptly report the incident to law enforcement, the Federal Trade Commission, and your state Attorney General. You can contact the Federal Trade Commission to learn more about how to protect yourself from becoming a victim of identity theft and how to repair identity theft.

Federal Trade Commission

Consumer Response Center
600 Pennsylvania Avenue, NW
Washington, DC 20580
1-877-IDTheft (438-4338)
www.ftc.gov/idtheft and www.identitytheft.gov

You can find contact information for your Attorney General here: <https://www.naag.org/find-my-ag/>