

May 1, 2018

Michael J. Waters
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**VIA E-MAIL (ATTORNEYGENERAL@DOJ.NH.GOV) AND
FEDERAL EXPRESS**

The Honorable Joseph Foster
Attorney General of the State of New Hampshire
Office of the Attorney General
33 Capitol Street
Concord, NH 03301

Re: Notification of a Computer Security Incident Involving Personal Information

Dear Attorney General Foster:

We represent Pioneer Bankcorp, Inc. dba First Bank ("First Bank") in connection with an incident that involved the personal information of two (2) New Hampshire residents, and provide this notice on behalf of First Bank pursuant to N.H. Rev. Stat. § 359-C:20. This notice will be supplemented, if necessary, with any new significant facts discovered subsequent to its submission. While First Bank is notifying you of this incident, First Bank does not waive any rights or defenses relating to the incident or this notice, or the applicability of New Hampshire law on personal jurisdiction.

NATURE OF THE SECURITY BREACH OR UNAUTHORIZED USE OR ACCESS

First Bank is a financial institution based in Clewiston, Florida. On April 9, 2018, First Bank learned that certain personal information could have been viewed as part of an email account compromise, including individuals' names, addresses and Social Security numbers.

NUMBER OF NEW HAMPSHIRE RESIDENTS AFFECTED

It was determined that two (2) New Hampshire residents may have been impacted by this incident. First Bank will be notifying impacted individuals of the situation by letter on May 1, 2018. Enclosed is a copy of the notice that is being sent to the impacted individuals.

STEPS TAKEN RELATING TO THE INCIDENT

Upon learning of the incident, First Bank promptly terminated the email account credentials. It also retained a leading forensic security firm to investigate, confirm the security of its email systems and determine the scope of the situation so that First Bank could identify and notify all potentially impacted individuals. First Bank has also arranged for complimentary identity theft protection services for the impacted individuals through Experian.

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CONTACT INFORMATION

Please contact me if you have any questions or if I can provide you with any further information concerning this matter.

Yours very truly,



Michael J. Waters

MJW/jao
Enclosure

April 30, 2018

P.O. Box 1237, Clewiston, Florida 33440
Phone: (863) 983-8191 Fax: (863) 983-5043
www.first1bank.com

Address Block

Address

Address

Dear Customer:

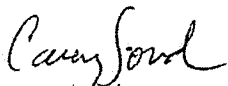
We value and respect the privacy of your information, which is why we are writing to advise you of a recent incident that may have involved certain of your personal information. On April 9, 2018, we learned that certain of your personal information could have been viewed as part of an email account compromise. Upon learning of the incident, we promptly terminated the account credentials. We also retained a leading forensic security firm to investigate and confirm the security of our email systems.

At this point, we are not aware of any fraud or identity theft to any individual as a result of this incident, and do not know if any personal information was actually obtained by an unauthorized party. Nevertheless, because the email account was compromised and we cannot confirm exactly what, if any, information may have been obtained, we searched the account for personal information. You are receiving this notice because certain of your personal information was in the account and could have been accessed, including your name, address Social Security number and driver's license number. Please note that there has been no other compromise to our systems or fraud on anyone's account.

Although we are not aware of any instances of fraud or identity theft, we are offering a complimentary one-year membership of Experian IdentityWorksSM Credit 3B. This product helps detect possible misuse of your personal information and provides you with identity protection services focused on immediate identification and resolution of identity theft. IdentityWorks Credit 3B is completely free to you and enrolling in this program will not hurt your credit score. **For more information on identity theft prevention and IdentityWorks Credit 3B, including instructions on how to activate your complimentary one-year membership, please see the additional information provided in this letter.**

We value the trust you place in us to protect the privacy and security of your information, and we apologize for any inconvenience or concern that this incident may cause you. For further information and assistance, please call 1-866-319-4093 between 9:00 a.m. and 4:00 p.m., Eastern time, Monday through Friday.

Sincerely,



Carey Soud
President and CEO

To help protect your identity, we are offering a **complimentary** one-year membership of Experian IdentityWorksSM Credit 3B. This product helps detect possible misuse of your personal information and provides you with superior identity protection support focused on immediate identification and resolution of identity theft.

Activate IdentityWorks Credit 3B Now in Three Easy Steps

1. ENROLL by: August 2, 2018 (Your code will not work after this date.)
2. VISIT the **Experian IdentityWorks website** to enroll: <https://www.experianidworks.com/3bcredit>
3. PROVIDE the **Activation Code**: [Code]

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 877-288-8057. Be prepared to provide engagement number DB06573 as proof of eligibility for the identity restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR 12-MONTH EXPERIAN IDENTITYWORKS CREDIT 3B MEMBERSHIP:

A credit card is **not** required for enrollment in Experian IdentityWorks Credit 3B.

You can contact Experian **immediately without needing to enroll in the product** regarding any fraud issues. Identity Restoration specialists are available to help you address credit and non-credit related fraud.

Once you enroll in Experian IdentityWorks, you will have access to the following additional features:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.*
- **Credit Monitoring:** Actively monitors Experian, Equifax and Transunion files for indicators of fraud.
- **Experian IdentityWorks ExtendCARETM:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **\$1 Million Identity Theft Insurance^{**}:** Provides coverage for certain costs and unauthorized electronic fund transfers.

Activate your membership today at <https://www.experianidworks.com/3bcredit>
or call 877-288-8057 to register with the activation code above.

What you can do to protect your information: There are additional actions you can consider taking to reduce the chances of identity theft or fraud on your account(s). Please refer to www.ExperianIDWorks.com/restoration for this information. If you have any questions about IdentityWorks, need help understanding something on your credit report or suspect that an item on your credit report may be fraudulent, please contact Experian's customer care team at 877-288-8057.

* Offline members will be eligible to call for additional reports quarterly after enrolling.

** Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. (AIG). The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

Additional Important Information

As a precautionary measure, we recommend that you remain vigilant to protect against potential fraud and/or identity theft by, among other things, reviewing your account statements and monitoring credit reports closely. If you detect any suspicious activity on an account, you should promptly notify the financial institution or company with which the account is maintained. You should also promptly report any fraudulent activity or any suspected incidents of identity theft to proper law enforcement authorities, including the police and your state's attorney general, as well as the Federal Trade Commission ("FTC").

You may wish to review the tips provided by the FTC on fraud alerts, security/credit freezes and steps to you can take to avoid identity theft. For more information and to contact the FTC, please visit www.ftc.gov/idtheft or call 1-877-ID-THEFT (1-877-438-4338). You may also contact the FTC at: Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580.

Credit Reports: You may obtain a free copy of your credit report once every 12 months from each of the three national credit reporting agencies by visiting <http://www.annualcreditreport.com>, by calling toll-free 1-877-322-8228, or by completing an Annual Credit Report Request Form and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348. You can print a copy of the request form at <https://www.annualcreditreport.com/cra/requestformfinal.pdf>.

Alternatively, you may elect to purchase a copy of your credit report by contacting one of the three national credit reporting agencies. Contact information for the three national credit reporting agencies for the purpose of requesting a copy of your credit report or for general inquiries, including obtaining information about fraud alerts and placing a security freeze on your credit files, is as follows:

Equifax	Experian	TransUnion
1-800-349-9960	1-888-397-3742	1-888-909-8872
www.equifax.com	www.experian.com	www.transunion.com
P.O. Box 105788	P.O. Box 9554	P.O. Box 2000
Atlanta, GA 30348	Allen, TX 75013	Chester, PA 19022

Fraud Alerts: You may want to consider placing a fraud alert on your credit report. An initial fraud alert is free and will stay on your credit file for at least 90 days. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any new accounts in your name. To place a fraud alert on your credit report, contact any of the three national credit reporting agencies using the contact information listed above. Additional information is available at <http://www.annualcreditreport.com>.

Credit and Security Freezes: You may have the right to put a credit freeze, also known as a security freeze, on your credit file, so that no new credit can be opened in your name without the use of a PIN number that is issued to you when you initiate a freeze. A credit freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a credit freeze, potential creditors and other third parties will not be able to get access to your credit report unless you temporarily lift the freeze. Therefore, using a credit freeze may delay your ability to obtain credit. In addition, you may incur fees to place, lift and/or remove a credit freeze. Credit freeze laws vary from state to state. The cost of placing, temporarily lifting, and removing a credit freeze also varies by state, generally starting at \$5 per action at each credit reporting company. *Unlike a fraud alert, you must separately place a credit freeze on your credit file at each credit reporting company.* Since the instructions for how to establish a credit freeze differ from state to state, please contact the three major credit reporting companies as specified below to find out more information:

Equifax Security Freeze	Experian Security Freeze	TransUnion Security Freeze
P.O. Box 105788	P.O. Box 9554	Fraud Victim Assistance Dept.
Atlanta, GA 30348	Allen, TX 75013	P.O. Box 6790
		Fullerton, CA 92834

You can obtain more information about the fraud alerts and credit freezes by contacting the FTC or one of the national credit reporting agencies listed above.